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Ontario. Legislative Assembly

SESSIONAL PAPERS

VOL. XXXI.—PART III.

FIRST AND SECOND SESSIONS,

NINTH LEGISLATURE

OF THE

46797
23/10/99

PROVINCE OF ONTARIO.

SESSIONS 1898-9.

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1899.

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ARRANGED APHABETICALLY.

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No. 1.. Return from the Records of the General Election to the Legislative Assembly in 1898, shewing: (1) The number of Votes polled for each Candidate in each Electoral District in which there was a contest. (2) The majority whereby each successful Candidate was returned. (3) The total number of Votes polled in each District. (4) The number of Votes remaining unpolled. (5) The number of names on the Voters' List in each District. (6) The population of each District as shown by the last Census. Presented to the Legislature, 3rd August 1898, and also :—Return from the Records since the General Election to the Legislative Assembly in 1898, shewing:—(1) The number of Votes polled for each Candidate in each Electoral District in which there was a contest. (2) The majority whereby each successful Candidate was returned. (3) The total number of Votes polled in each District. (4) The number of Votes remaining unpolled. (5) The number of names on the Voters' List in each District. (6) The population of each District as shown by the last Census. Presented to the Legislature, 1st February 1899. *Printed.*

No. 2.. Report of the Minister of Education for the year 1898, with the Statistics of 1897. Presented to the Legislature 3rd March, 1899. *Printed.*

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No. 3.. Public Accounts of the Province for the year 1898. Presented to the Legislature 8th February, 1899. *Printed.*

No. 4.. Estimates for the year 1899. Presented to the Legislature 8th February 1899. *Printed.* Estimates (supplementary) for the year 1899. Presented to the Legislature 30th March, 1899. *Printed.*

No. 5.. Report of the Commissioner of Crown Lands for the year 1898. Presented to the Legislature 22nd March, 1899. *Printed.*

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No. 6.. Report of the Department of Immigration for the year 1898. Presented to the Legislature 17th March, 1899. *Printed.*

No. 7.. Report of the Inspector of Division Courts for the year 1898. Presented to the Legislature 23rd February, 1899. *Printed.*

No. 8.. Report on the working of the Tavern and Shop Licenses Acts for the year 1898. Presented to the Legislature 15th February, 1899. *Printed.*

No. 9.. Report of the Commissioner of Public Works for the year 1898. Presented to the Legislature 23rd February, 1899. *Printed.*

No. 10.. Report of the Inspector of Insurance and Registrar of Friendly Societies for the year 1898. Presented to the Legislature 27th February, 1899. *Printed.*

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No. 12.. Report upon the Common Gaols, Prisons and Reformatories of the Province for the year ending 30th September, 1898. Presented to the Legislature 17th March, 1899. *Printed.*

No. 13.. Report upon the Houses of Refuge and Orphan and Magdalen Asylums of the Province for the year ending 30th September, 1898. Presented to the Legislature 29th March, 1899. *Printed.*

No. 14.. Report upon the Hospitals of the Province for the year ending the 30th September, 1898. Presented to the Legislature 27th March, 1899. *Printed.*

No. 15.. Report upon the Institution for the Education of the Blind, Brantford, for the year ending 30th September, 1898. Presented to the Legislature 8th February, 1899. *Printed.*

No. 16.. Report upon the Institution for the Education of the Deaf and Dumb, Belleville, for the year ending 30th September, 1898. Presented to the Legislature 8th February, 1899. *Printed.*

No. 17.. Report of the Work under the Children's Protection Act for the year 1898. Presented to the Legislature 23rd February, 1899. *Printed.*

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No. 18.. Report of the Ontario Agricultural College and Experimental Farm for the year 1898. Presented to the Legislature 14th March, 1899. *Printed.*

No. 19.. Report of the Agricultural and Experimental Union of Ontario for the year 1898. Presented to the Legislature 22nd March, 1899. *Printed.*

No 20.. Report of the Fruit Growers' Association of Ontario for the year 1898. Presented to the Legislature 22nd March, 1899. *Printed.*

No. 21.. Report of the Fruit Experiment Stations of Ontario for the year 1898. Presented to the Legislature 22nd March, 1899. *Printed.*

No. 22.. Report of the Superintendent of Spraying for the year 1898. Presented to the Legislature 17th March, 1899. *Printed.*

No. 23.. Report of the Entomological Society of Ontario for the year 1898. Presented to the Legislature 22nd March, 1899. *Printed.*

No. 24.. Report of the Bee Keepers' Association for the Province for the year 1898. Presented to the Legislature 22nd March, 1899. *Printed.*

No. 25.. Report of the Poultry and Pet Stock Association of the Province for the year 1898. Presented to the Legislature 22nd March, 1899 *Printed.*

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No. 26.. Report of the Provincial Instructor in Road Making in Ontario for the year 1898. Presented to the Legislature 22nd March, 1899. *Printed.*

No. 27.. Report of the Butter and Cheese Associations of the Province for the year 1898. Presented to the Legislature 22nd March, 1899. *Printed.*

No. 28.. Report of the Live Stock Associations of the Province for the year 1898. Presented to the Legislature 22nd March, 1899. *Printed.*

No. 29.. Report of the Superintendent of Farmers' Institutes of the Province for for the year 1898. Presented to the Legislature 22nd March, 1899. *Printed.*

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No. 31.. Report of the Inspector of Legal Offices for the year 1898. Presented to the Legislature 10th March, 1899. *Printed.*

No. 32.. Report upon the Registration of Births, Marriages and Deaths in the Province for the year 1897. Presented to the Legislature 27th February, 1899. *Printed.*

No. 33.. Report of the Ontario Game and Fish Commission. Presented to the Legislature 17th March, 1899. *Printed.*

No. 34.. Report of the Commissioners for the Queen Victoria Niagara Falls Park for the year 1898. Presented to the Legislature 24th February, 1899. *Printed.*

No. 35.. Report of the Royal Commission on Forest Protection and Perpetuation in Ontario, 1898. Presented to the Legislature 25th March, 1899. *Printed.*

No. 36. Analysis of Reports of Agricultural and Horticultural Societies of Ontario for the year 1897. Presented to the Legislature 22nd March, 1899. *Printed.*

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No. 37.. Report of the Bureau of Industries for the year 1898. Presented to the Legislature 22nd March, 1898. *Printed.*

No. 38.. Report of the Bureau of Mines for the year 1898. Presented to the Legislature 29th March, 1899. *Printed.*

No. 39.. Report of the Board of Health for the year 1898. Presented to the Legislature 28th February, 1899. *Printed.*

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No. 40.. Report of the Financial Statements made by Loan Corporations for the year 1898. Presented to the Legislature 29th March, 1899 *Printed.*

No. 41.. Report of the Provincial Municipal Auditor for the year 1898. Presented to the Legislature 20th February, 1899. *Printed.*

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No. 43.. Copy of Order in Council approving of certain appointments on the Staff of Upper Canada College. Presented to the Legislature 10th August, 1898. *Not printed.*

No. 44.. Copy of Minutes of the Department of Education approving of certain Regulations. Presented to the Legislature 10th August, 1898. *Not printed.*

No. 45.. Copy of an Order in Council approving of Regulations governing the disposal of Water Powers. Presented to the Legislature, 19th August 1898. *Not printed.*

No. 46.. Copy of an Order in Council respecting the terms and conditions governing the lease of Corundum Lands. Presented to the Legislature 19th August, 1898. *Not printed.*

No. 47.. Copy of an Order in Council approving of Regulations for Mining Divisions. Presented to the Legislature, 24th August, 1898. *Not printed.*

No. 48... Copy of an Order in Council approving of certain amendments to the Regulations for Mining Divisions. Presented to the Legislature, 24th August, 1898. *Not printed.*

No. 49.. Copy of an Order in Council establishing the Michipicoten Mining Division. Presented to the Legislature, 24th August, 1898. *Not printed.*

No. 50.. Reports relating to Toronto University. Presented to the Legislature, 2nd March, 1899. *Printed.*

No. 51.. Report of the Librarian on the state of the Legislative Library. Presented to the Legislature, 2nd February, 1899. *Not printed.*

No. 52.. Report of the Inspector of the House of Refuge, County of Waterloo. Presented to the Legislature, 8th February, 1899. *Not printed.*

No. 53.. Copy of Order in Council respecting the payment of surplus Surrogate Court Fees to Judge Jamieson. Presented to the Legislature, 8th February, 1899. *Not printed.*

No. 54.. Copies of Orders in Council commuting Surrogate Court Fees of Judges Huges, Barron, Elliott, Doyle, Monck and Mosgrove. Presented to the Legislature, 8th February, 1899. *Not printed.*

No. 55.. Statement as to the disposal of the Sessional and Revised Statutes of Ontario. Presented to the Legislature, 8th February, 1899. *Not printed.*

No. 56.. Return to an Address to His Honour the Lieutenant-Governor of the tenth day of August, 1898, praying that he will cause to be laid before this House a Return of copies of all Orders in Council, correspondence and other documents relating to the deciding upon, and purchase of a site in the City of London for the proposed Normal School. Presented to the Legislature, 14th February, 1899. Mr. *Hodgens. Not printed.*

No. 57.. Return to an Order of the House of the seventeenth day of August, 1898, for a Return of copies of all correspondence and papers relating to, or connected with, the confinement of Hiram Augustus McCrea in the Asylums at Kingston amd Brockville, and his release therefrom. Presented to the Legislature, 17th February, 1899. Mr. *Beatty (Leeds.) Not printed.*

No. 58.. Copy of an Agreement between the Inspector of Prisons and Public Charities and the Independent Cordage Company of Ontario (Limited), respecting the manufacture of Rope at the Central Prison, Toronto. Presented to the Legislature, 20th February, 1899. *Not printed.*

No. 59.. Report of the Master of Titles for the year 1898. Presented to the Legislature, 23rd March, 1899. *Not printed.*

No. 60.. Report of the Principal of Upper Canada College for the year ending 30th June, 1898, and statements shewing receipts and disbursements for the same period. Presented to the Legislature, 23rd February, 1899. *Printed.*

No. 61.. Copy of Contract, between Her Majesty the Queen and the Riordan Paper Company, for the supply of printing paper required by the Government of the Province of Ontario. Presented to the Legislature, 23rd February, 1899. *Not printed.*

No. 62.. Return to an Order of the House of the seventeenth day of August, 1898, for a Return showing the number of saw-logs cut during the winter of 1897-1898 on the limits of the Georgian Bay and on Lakes Huron and Superior, which were driven to either of said lakes; the quantity cut in Provincial mills, and the quantity of exported uncut. Presented to the Legislature, 23rd February, 1899. Mr. *Beatty (Leeds.)* *Not printed.*

No. 63.. Return to an Order of the House of the twenty fourth day of August, 1898, for a Return of copies of all correspondence between any member of the Government or representative thereof, and any party or parties, respecting the purchase of any timber berth that may have been sold since March 1st, 1898. Presented to the Legislature, 28th February, 1899. Mr. *Wardell.* *Not printed.*

No. 64.. Return to an Order of the House of the twenty-second day of February, 1899, for a Return of copies of all correspondence between any member of the Government and the License Inspector for the County of Lincoln, and any other person or persons, referring to or respecting the alleged connection of the Inspector with the business of cigar manufacture. Presented to the Legislature, 28th February, 1899. Mr. *Jessop.* *Not printed.*

No. 65.. Return to an Order of the House of the seventeenth day of February, 1899, for a Return of copies of all papers and documents in relation to the proposed contract for public printing, including specifications, tenders and a comparative statement shewing the different tenders for each item of the specification and the estimate of quantities required. Also, the total estimated amount of each tender. Also, of copies of all correspondence, if any, between the Queen's Printer and the heads of Departments as to preparation of specifications for contract for public printing. Also, of all reports, if any, of expert printers as to details of said specifications and also of all other correspondence appertaining thereto, or to the letting of the contract or conditions required from the contractor. Presented to the Legislature, 3rd March, 1899. Mr. *Matheson.* *Not printed.*

No. 66.. Return to an Order of the House of the twenty-sixth day of February, 1897, for a Return giving the names of all High School Teachers who have received Specialists' Certificates since 1885 as the result of examinations. The names of such teachers who received Specialists' Certificates on any other ground, stating the year in

which such certificate was granted, on what grounds, and the University standing of the recipient. Names of all applicants for such certificates who have been refused them, and on what grounds such refusal was based. Presented to the Legislature, 9th March, 1899. Mr. *Matheson.* *Printed.*

No. 67.. Return to an Order of the House of the twenty-seventh day of February 1899, for a Return of copies of all correspondence between the Government or any member thereof, and the Corporation of the Town of Lindsay, with reference to the appointment of a Police Magistrate and the salary to be paid him. Also, copy of Order in Council appointing Police Magistrate at Lindsay. Presented to the Legislature, 9th March, 1899. Mr. *Fox.* *Not printed.*

No. 68.. Return to an Order of the House of the eighth day of March, 1899, for a Return of a copy of Miller's Report as to discovery of gold in the Township of Marmora, the same to be brought down during the present Session. Presented to the Legislature, 10th March, 1899. Mr. *McLaughlin.* *Not printed.*

No. 69.. Return to an Order of the House of the fifteenth day of December, 1897, for a Return of copies of all correspondence between the Minister of Education, or any official in the Department and Mr. Stewart of Glencoe, or any other person, in reference to the case of C. C. Grant of St. Thomas, who was charged with having obtained copies of the examination papers before the Matriculation Examination in 1896. Presented to the Legislature, 13th March, 1899. Mr. *Brower.* *Not printed.*

No. 70.. Return to an Order of the House of the sixth day of March, 1899, for a Return giving the number of circular letters, sent from the office of the Chief Game Warden, soliciting answers to a series of questions as to shooting deer while in the water. The names, addresses, occupations or professions of those to whom such circulars were addressed. Also, shewing the amount of money received from the sale of permits to kill deer during the season of 1898. Also, shewing balance left after paying salaries of Game Wardens, all expenses of offices and all moneys paid to or on behalf of Game and Fish Commissioners during the year 1898, in so far as the information is not contained in the Report of the Department. Presented to the Legislature, 21st March, 1899. Mr. *Pyne.* *Not printed.*

No. 71.. Return to an Order of the House of the sixth day of March, 1899, for a Return, giving the names, addresses, occupations or professions of all persons to whom permits were granted, during the year 1898 to collect birds, birds nests and eggs under provisions of the Act of 1889 for the protection of insectivorous and other birds. Also, of renewals and new permits which have been granted during the current year. Also, shewing number of convictions for violations of the Act during the year 1898, and specifying localities. Presented to the Legislature, 21st March, 1899. Mr. *Pyne.* *Not printed.*

No. 72.. Return to an Order of the House of the sixth day of March, 1899, for a Return, shewing all fees paid to Alfred Stunden, a constable of the Town of Bracebridge, in connection with the enforcement of the Game Laws of the Province. Presented to the Legislature, 21st March, 1899. Mr. *Reid* (*Addington.*) *Not printed.*

No. 73.. Report of the Clerk of Forestry for the year 1898. Presented to the Legislature, 25th March, 1899. *Printed.*

No. 74.. Copy of Agreement between Her Majesty the Queen and the Sturgeon Falls Pulp Company, Limited. Presented to the Legislature, 25th March, 1899. *Printed.*

No. 75.. Return shewing the Fees and Emoluments of the Registrars of Deeds of the Province for the year 1898, with which are contrasted receipts of the same nature in the years 1896 and 1897. Presented to the Legislature, 27th March, 1899. *Not printed.*

No. 76.. Return to an Order of the House of the eighth day of March, 1899, for a Return, shewing the number of Police Magistrates in Ontario, their names, residences, dates of appointment and territory over which they have jurisdiction, and shewing as well their respective salaries. Presented to the Legislature, 27th March, 1899. Mr. *Fox.* *Not printed.*

No. 77.. Return to an Order of the House of the ninth day of March, 1899, for a Return shewing the number of cases entered in the County Court of the County of Ontario for the past five years: the amount of money collected through the Sheriff during the same period and shewing as well the number of cases entered in the Division Court of the same County during the past five years, and the amount of money collected in the Court during the same period. Also, shewing the number of cases that went to trial in each Court respectively. Together with a statement of the number of cases heard or tried in the County Judges Criminal Court, the number of days in which the County Judge was engaged in revising voter's lists, in attending board of audit criminal justice accounts, the selection of jurors, and in the performance of duties under the Overholding Tenants Act and in the performance of other duties imposed upon him by law during the said period Presented to the Legislature, 27th March, 1899. Mr. *Hoyle* and *Attorney-General.* *Not printed.*

No. 78.. Correspondence and general information in respect of the application for grants of public money in aid of the construction of certain portions of the Central Counties Railway, the Central Ontario Railway, the Haliburton, Whitney and Mattawa Railway, the Irondale, Bancroft and Ottawa Railway, the James' Bay Railway, the Ontario, Belmont and Northern Railway, the Ontario and Rainy River Railway, and the Ontario, Hudson's Bay and Western Railway. Presented to the Legislature, 29th March, 1899. *Printed.*

No. 79.. Report of the Secretary and Registrar of the Province for the year 1898. Presented to the Legislature, 29th March, 1899. *Printed.*

No. 80.. Report on the operations of the Ontario Gold Concessions, Limited. Presented to the Legislature, 29th March, 1899. *Printed.*

No. 81.. Report of the Attorney-General upon the indebtedness of the Townships of Dunwich and Aldborough in respect of certain drainage works. Presented to the Legislature, 31st March, 1899. *Not printed.*

REPORT

OF THE

DEPARTMENT OF IMMIGRATION

FOR THE

PROVINCE OF ONTARIO

FOR THE YEAR

1898.

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO.

TORONTO:
WARWICK BRO'S & RUTTER, PRINTERS, 68 AND 70 FRONT STREET WEST.
1899.

To His Honor the Lieutenant-Governor of Ontario :

The undersigned has the honor to present to Your Honor the Annual Report of the Department of Immigration for the year ending December 31st, 1898.

Respectfully submitted,

JOHN DRYDEN,
Commissioner of Immigration.

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REPORT

OF THE

IMMIGRATION DEPARTMENT

FOR THE YEAR ENDING 31ST DECEMBER,

1898.

To the Honorable JOHN DRYDEN, M.P.P.

Commissioner of Immigration.

SIR,—I have the honour to submit the following report on Immigration to this Province during the twelve months ending 31st December, 1898.

The total number of steerage passengers reported as settled in the Province of Ontario during the year 1898 was 3358 as against 3718 in the previous year, a decrease of 360. As this decrease was nearly all in children brought out by philanthropic individuals and societies the ordinary immigration was substantially the same as in 1897. There was a small increase in farm labourers and a corresponding decrease in general labourers, mechanics and clerks, and on the whole the immigrants of 1898 were superior to those of 1897. There were few cases of sickness, and the immigrants with rare exceptions were able to provide for their own wants till employment was provided for them.

In former years, cabin passengers settling in Ontario were included in the arrivals, but under the present mode of compiling the returns there are no means of determining their number, though well-to-do immigrants with funds to invest in farms, mines or other business come out as cabin passengers. Neither is there any record of the immigrants entering Ontario from, or by way of, the United States, except at the port of Montreal. It is evident, therefore, that the volume of immigration to this Province is much larger than is indicated by the returns.

Farm Labourers.

Early last spring all available farm labourers were employed for the season at wages ranging from $15 to $18 a month with board and washing. During the harvest wages increased considerably and good ploughmen were scarce and in great demand at good wages. The increase in the wages of farm labourers averaged about $2.50 a month. Workers of this class should arrive here as early in April as possible in order to be in time for the spring work. Even the last week in March is not too early.

Families of Farm Labourers.

Of late years, owing principally to high ocean fares, few families of skilled agricultural labourers immigrated to Ontario. This is to be regretted, as families of this class containing young men and young women by uniting their earnings soon provide for themselves comfortable homes. During the year 1898 there was an increased demand for families at fair wages. Some years ago when ocean fares were low there was a large immigration of this class. At present rates few families can raise money enough to pay their fare.

If farmers wish to obtain a liberal supply of skilled labourers from the British Isles they must recognize the fact that the price of all kinds of skilled labour has largely increased of late in the Old Land and that it requires more encouragement than formerly to induce good men to emigrate. Although in regard to the mere question of wages the inducements to the British farm labourer may not be as great as formerly, yet there are prospects of success here that cannot be hoped for in Britain. A labourer there is always a labourer, while in this Province he may by industry and economy become a farmer himself and an employer of labour. Instances of this can be counted by the hundred in almost every district of Ontario.

Female Domestic Servants.

There is considerable demand for female domestic servants in Ontario, but few are coming. Trained servants of good character are in demand in England at good wages so that the inducements offered to them here are not sufficient to tempt them to emigrate.

General Labourers and Mechanics.

In the cities of Ontario, especially in Toronto, very little work was to be had, but the surplus labour was removed to the Northwest to be employed principally on railroads. The Province has all the mechanics it can employ.

Clerks, Grocers, Etc.

There are but few openings for clerks and young men seeking similar employments. The best advice that can be given to them is to stay at home unless they have some promise of employment before leaving.

Juvenile Immigration.

The total number of children brought out in 1898 by societies and individuals was 599, a decrease of 325 as compared with 1897 and 694 as compared with 1896.

STATEMENT A.—Showing the number, nationalities and occupations, so far as ascertained, of the immigrants arriving at the ports of Halifax, St. John, N.B., Quebec and Montreal for the Province of Ontario during the year 1898:

—	Total arrivals.	Nationalities.							Occupations, so far as ascertained.						
		English.	Irish.	Scotch.	German.	Scandinavian.	French and Belgian.	Other countries.	Farmers.	Farm laborers.	General laborers.	Mechanics.	Clerks and traders.	Female domestics.	Not classified.
Halifax	553	359	39	39	17	37	2	60	22	98	110	19	25	21	258
St. John, N.B.	43	28	3	7	....	....	....	5	....	8	15	4	....	....	16
Quebec	2,505	1,922	144	229	9	52	11	138	136	169	615	153	57	267	1,108
Montreal	257	143	12	17	23	35	....	27	16	32	52	20	12	15	110
Total, 1898	3,358	2,452	198	292	49	124	13	230	174	307	792	196	94	303	1,492
Total, 1897	3,718	2,404	238	459	66	133	96	322	262	227	856	217	134	368	1,654
Increase	....	48	....	....	....	....	....	....	....	80	....	....	....	....	....
Decrease	360	....	40	167	17	9	83	92	88	....	64	21	40	65	162

The following is a statement of the number of immigrants settled in the Province of Ontario, with their nationalities, for each year from 1878 to 1898, inclusive:

Year.	English.	Scotch.	Irish.	German.	Other countries.	Total.
1878	6,124	1,785	1,561	620	2,975	13,055
1879	12,169	2,894	2,993	1,450	3,901	24,407
1880	7,980	3,027	4,518	1,197	2,569	19,297
1881	7,704	3,070	4,521	1,274	1,664	18,233
1882	10,873	3,173	6,322	1,033	1,290	22,691
1883	11,954	2,658	8,993	1,384	2,130	27,119
1884	11,020	2,623	3,783	1,716	3,136	22,277
1885	7,261	2,131	2,105	1,098	1,378	13,973
1886	8,344	2,268	2,497	936	1,243	15,288
1887	10,758	3,277	3,330	1,032	1,326	19,723
1888	11,984	3,598	2,801	993	1,156	20,532
1889	9,028	2,347	2,268	779	965	15,387
1890	6,442	1,613	1,630	699	1,042	11,462
1891	6,140	1,368	1,256	649	922	10,335
1892	4,339	1,188	1,048	602	594	7,771
1893	4,743	545	466	380	437	6,571
1894	4,283	584	347	177	577	5,968
1895	3,752	559	358	139	578	5,386
1896	3,019	545	226	58	593	4,441
1897	2,404	459	238	66	551	3,718
1898	2,452	292	198	49	367	3,358

The following statement shows the number of immigrants who left the British Islands for places out of Europe, and the percentage settled in Ontario, during the years 1874, 1875, 1876, 1877, 1878, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897 and 1898 respectively:

Year.	Number left.	Settled in Ontario.	Percentage.
1874	241,014	25,254	10.55
1875	173,809	17,655	10.16
1876	138,222	11,432	8.27
1877	119,971	11,654	9.77
1878	147,663	13,055	8.84
1879	217,163	24,407	11.23
1880	322,294	19,291	5 80
1881	392,514	18,233	4.64
1882	413,288	22,691	5.49
1883	397,157	27,119	6.83
1884	304,074	22,277	7.32
1885	264,986	13,973	5.27
1886	330,881	15,288	4.62
1887	396,494	19,723	4.97
1888	398,494	20,532	5 16
1889	342,641	15,387	4.49
1890	315,980	11,426	3.61
1891	334,543	10,335	3.09
1892	321,397	7,771	2.42
1893	307,633	6,571	2.13
1894	226,827	5,968	2.63
1895	271,772	5,386	1.98
	241,952	4,441	1.83
1897	213,280	3,718	1.74
1898		3,358	

The following statement shows the aggregate number of children settled in this province since 1868 by the undermentioned parties:

Year.	Miss Rye.	Miss Macpherson.	Mrs. E. Bilbrough Wallace.	Mr. Middlemore.	Rev. Dr Stephenson.	Dr. Barnardo.	Shaftesbury's Boys' Home, London, Eng.	Cardinal Manning and others.	Mr. Quarrier.	Total.
1868-72	907	1,013								1,920
1873	534	358		102						594
1874	193	279		50	81					603
1875		184		78	43					305
1876		163		71						234
1877	91	115		83	28					317
1878	42	68	79	86	32					307
1879	96	95	126	57	24					398
1880	68	114	129	41	22		11	22		407
1881	117	90	158	60	43		49	45		562
1882	118	183	153	70	41	51	24	139		779
1883	170	193	194	125	53	172	43	183		1,133
1884	165	165	254	145	75	252	39	283		1,378
1885	125	183	351	115	87	395	32	323		1,611
1886	110	215	274	129	91	615	33	301		1,768
1887	120	212	316	202	75	406		77		1,408
1888	300	270	271	279	101	484	104	30		1,839
1889	160	249	295	85	86	481	92			1,448
1890	151	156	204		71	257	96		250	1,185
1891	135	230	282		66	369	108		233	1,423
1892	90	237	204		62	614	95		250	1,552
1893	140	120	242		59	770	123		268	1,722
1894	136	122	222		56	632	86		257	1,511
1895	75	58	230		39	633	92		262	1,389
1896	10	155	202		45	548	77		256	1,293
1897	34	37	100		34	407	77		235	294
1898	21	43	48		22	423	42			599
Total	3,708	5,309	4,334	1,778	1,336	7,509	1,223	1,403	2,011	28,609

Expenditure.

The total expenditure on account of immigration during the years 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897 and 1898 respectively, was as follows:—

——	1890	1891	1892	1893	1894	1895	1896	1897	1898
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Agencies in Europe	3,870 50	4,409 97	4,080 66	4,304 05	4,625 00	4,614 85	4,724 99	4,935 95	4,725 00
Agencies in Canada	600 00	558 00	600 00	1,432 50	2,266 67	1,600 00	1,600 00	1,900 00	1,900 00
Carriage of immigrants in Ontario	114 49	144 64	179 11	188 44	246 77	161 60	94 70	90 82	95 90
Provisions and medical attendance	196 66	365 50	202 59	190 40	397 38	411 59	222 40	270 95	161 20
Incidentals	777 33	861 48	764 38	858 22	605 12	1,026 82	624 38	441 16	226 50
Immigration pamphlet and maps	27 00	.....	2,087 08	.....	.....	.....	.....	2,067 15	.....
Rainy River district	.....	289 25	421 04	..	.....	.....	.....	.....	.....
Total	5,585 98	6,628 94	8,334 86	6,974 11	8,140 94	7,814 86	7,267 47	9,706 03	7,108 60
Cost per head, including immigrants settled through agencies only	.48	.74	1.07	1.06	1.36	1.45	1.63	2.51	2.11

The following statement, condensed from the reports of the Commissioner of Crown Land, shows the progress of the settlement of the free grants districts since 1868:

Year.	Number of townships set apart.	Number of persons located.	Number of acres located.	Number of purchasers.	Number of acres sold.	Number of lots the location of which have been cancelled.	Number of patents issued.
1868	15	511	46,336	82	2,120	.....	.....
1869	24	566	56,310	52	956	.....	.....
1870	14	1,200	155,427½	148	4,585½	.....	.....
1871	1	1,113	153,105½	139	3,452½	.....	.....
1872	18	875	115,065	97	2,268½	148	.....
1873	6	757	100,603½	79	5,038	381	.....
1874	10	919	119,070	57	2,141	453	755
1875	1	1,387	186,807	89	3,896	381	570
1876	.....	463	192,858	110	2,261	462	546
1877	4	1,914	260,801	149	5,534	691	542
1878	1	2,115	274,238	188	6,637	1,118	472
1879	.....	1,506	199,500	123	4,911	1,018	513
1880	23	1,292	181,745	110	3,621	876	488
1881	5	1,077	153,764	155	8,870	781	487
1882	1	932	129,535	150	5,562	624	502
1883	1	985	134,594	143	8,927	587	790
1884	3	1,157	161,964	125	5,809	635	609
1885	2	1,231	175,351	140	5,998	563	581
1886	.....	1,149	162,734	133	5,474	607	706
1887	4	902	122,772	109	5,694	612	559
1888	.....	842	109,002	74	2,797	556	523
1889	20	858	114,050	84	3,708	657	380
1890	1	610	83,273	53	2,345	575	456
1891	.....	579	79,948	49	1,389	350	473
1892	.....	461	59,733	62	3,354	396	352
1893	1	446	57,440	52	1,900	356	322
1894	3	736	99,435	55	3,079	437	322
1895	.....	754	100,040	62	1,796	466	302
1896	3	725	95,496	50	1,781	470	271
1897	.....	669	90,037	49	2,197	432	268
1898	2	780	102,947	109	4,449	459	254
Total	163	29,516	4,073,662	3,086	121,553	15,095	12,048

All of which is respectfully submitted,

DAVID SPENCE,
Secretary.

TORONTO, January, 1899.

APPENDICES.

No. 1.

ANNUAL REPORT OF PETER BYRNE, ESQ, IMMIGRATION AGENT, LIVERPOOL, ENGLAND.

ONTARIO GOVERNMENT AGENCY,
9, JAMES STREET, LIVERPOOL,
December 31st, 1898.

DAVID SPENCE, ESQ.,
Secretary, Immigration Department,
Toronto.

SIR,—I have the honor to submit for your information the following report of the operations of this agency during the year 1898

The work of directing public attention to the Province and disseminating facts regarding its varied resources and the advantages it offers as a place of settlement, especially for agriculturists, has been aided by advertising in upwards of 500 newspapers. The list of these embraces all the leading journals chiefly circulated among tenant farmers and the population of the rural districts generally. It also includes many provincial papers which are very widely read among all classes. The combined circulation of the whole list of these papers cannot be less than two and a half millions. Besides ordinary advertising, I have availed myself of the press, as far as possible, for the publication of paragraphs, official documents and occasional communications on matters affecting the interests of the Province. For example, the consignment of the printed matter from the Ontario Bureau of Mines consisting of Professor Coleman's report and other publications which reached me at the date of my last annual report, were all despatched early in the year to the mining journals and other papers as well as to public libraries and firms and persons interested in the subject of Canadian mining. The supplies of Professor Coleman's latest reports received in the course of the present year have been similarly disposed of, as were also a parcel of papers sent me containing Mr. Blue's full and interesting description of the extensive and valuable deposits of corundum lately discovered in the Province. These various publications were favourably noticed in many of the journals to which they were sent.

With a view of still more effectively disseminating a knowledge of Ontario's mineral wealth, I had a thousand copies of an eight-page leaflet printed, giving a summary of Part I. of the Ontario Bureau of Mines Report for the year 1897; also mining regulations. These were sent to public reading rooms and newspapers in various parts of the country and also to correspondents whom it was impossible to supply with copies of the report itself.

Two other leaflets were published in the course of the season—one on the subject of fruit-farming in Ontario, and the other on the general resources of the Province and the advantages and opportunities it offers to capitalists and men of

enterprise, especially of the agricultural classes. Many thousands of these leaflets have been distributed at agricultural shows and sent to reading rooms throughout the country in order to stimulate inquiry and prepare the way for the fuller information and more attractive pages of the hand-book.

In my last annual report I mentioned that I had sent copies of the hand-book to a great many public reading rooms in all parts of the United Kingdom, and I have thought it well to send off a second batch to these institutions, having found such distributions an effective mode of advertising.

Notwithstanding all that is done to make Canada better known in the mother country, it must be admitted that much still remains to be accomplished in the same direction. But the demonstrations one is continually receiving of this fact are not always so original as one which came to hand the other day. It was contained in a letter written by a young man who, after informing me that he and his mate, having a small capital between them, had made up their minds to settle in Ontario, goes on to say :—" We are very fond of fruit-growing and agriculture with a very small farm. Please state if there are any free grants in Toronto as we would like to be as near the temperate zone as possible."

The numerous applications for information resulting from the advertising referred to have been answered as usual by sending hand-books, pamphlets and leaflets, as well as by letter. Inquiries on special subjects are always carefully considered and answered in writing. Personal applications at the office have also received every attention and a considerable number of our publications are handed over the counter to likely emigrants. In all cases careful discrimination is made between applicants who would make desirable or suitable settlers and those who would not, the latter being invariably dissuaded from emigrating.

Strong, healthy young men with a taste for farming and a desire to obtain situations with Ontario farmers. I have freely encouraged during the past season as I understand that openings for them have been more readily obtainable of late than for some time previously. A considerable proportion of these youths are well connected and have some prospects of being able to purchase farms for themselves when they shall have acquired skill and experience enough to work them successfully on their own account.

Female domestic servants have been rather more in evidence during this year than formerly. But they generally insist upon the privilege of free or assisted passages as an inducement to emigrate. As a rule those who apply would be willing to go if employers would advance their passage money, to be repaid out of wages. Needless to say, there are plenty of farm laborers and other desirable people who would gladly proceed to Ontario on the same terms. The agricultural laborer with a family finds it impossible, except in rare cases, to save out of his scanty earnings enough to meet the cost of emigration ; whereas unmarried laborers and domestic servants could easily do so if they would.

The past year has been a very favorable one for British farmers. The crops have been the best they have raised for years, and markets have been good. The working classes, too, have been well employed, and prosperity has prevailed throughout the United Kingdom generally. How far this state of things has affected the emigration of the year it is impossible to say. Two main conditions, it is generally allowed, are necessary to give an effective stimulus to emigration. These are a succession of prosperous years, both in the Colonies and in the Mother Country, the former supplying the inducements and the latter the means to take advantage of them. Such conditions are now, happily, in a fair way of being realized, so that if the above theory holds good, a very decided exodus

Canada-wards ought soon to manifest itself. The early promise of the present year of an enlarged emigration to the Dominion has only been moderately fulfilled, the increase, according to the official returns, for the eleven months to Nov. 30th, being only 2002. There was, however, a decrease to the United States for the same period of 4,783, and taking all the countries of destination, a decrease of 5,871 as compared with the same period of 1897.

In the exercise of my new duties as Examiner or Inspector under the Act "to regulate the immigration into Ontario of certain classes of children" I have during the past session paid eighteen visits to twelve different Orphan Homes and their branches for the purpose of inspecting parties intended for emigration to our Province. The following is a list of the institutions referred to, namely:

Dr. Barnardo's Boy' Home, Stepney Causeway, London
Dr. Barnardo's Girls' Home, Barkingside, Essex.
Southwark Catholic Emigration Society's Home, London.
Southwark Catholic Emigration Society's Home, Orpington, Kent.
Mr. Shaw's Childrens' Homes, Strangeways, Manchester.
Mrs. Birt's Sheltering Homes, Liverpool.
Dr. Stephenson's Childrens' Homes, Bonner Road, London.
Dr. Stephenson's Childrens' Homes, Edgworth, Lancashire.
Miss Macpherson's Homes, London.
Mr. Fegan's Homes, Southwark, London.
Mr. J. Galloway's Girls' Home, Ardrossan.
"Waifs and Strays" Society, London.

The total number of children comprised in the several parties emigrated was 818, namely: 461 boys and 357 girls. Two or three small parties were inspected on their arrival at Liverpool, as I thought it was not worth while incurring the expense of a long journey to their Homes for the purpose.

I am happy to say that on all the occasions of my visits I was invariably received with the utmost courtesy by the Governor and other officials who offered me every facility for the proper discharge of my duties.

The children were first inspected while drawn up in line as in military parade, and afterwards brought before me one by one for closer and more minute examination. After ascertaining, as far as possible, that they were physically and mentally sound and free from any serious bodily defects, I made careful inquiry into their character and antecedents. In these investigations I was assisted by the Overseer or other official who, being especially acquainted with the facts and circumstances of each case, gave me all the information necessary to enable me to form a judgment upon it. Besides, the registers of the institutions, which contain the written particulars of each child's history, were also generally available for my inspection, if required. But so carefully had the children belonging to the several parties been selected that it was only in a few instances I found it necessary to reject a candidate for emigration honors. I may here remark that emigration is universally popular with the children, who have been led to look upon Canada as a land of promise, and rejoice at the prospect of being sent out there.

In the course of my enquiries I found that the educational attainments of a considerable proportion of the children, especially those who have been several years under training, were very good, some of them having passed the highest board school standards. But the schooling of others had left much to be desired, their backwardness being doubtless due to the wretched and poverty-stricken condition from which they had been rescued at a comparatively recent date. However, all I examined wese certified as being able to read and write, except those of tender years, whom it was intended to have educated in Canada.

During the examination to which they were subjected, I usually put to the children a variety of questions to test their mental alertness, their general intelligence and their capacity and experience in doing different sorts of work. I thus learned from the children themselves that all of them, boys as well as girls, except the very young, had been taught and were accustomed to do many kinds of domestic and other work; also trained to be "handy' and to make themselves generally useful. The boys who were trained in country homes had learned gardening and nearly every kind of farm labor, including ploughing in some cases, Others had been taught various trades, such as baking, carpentry, brushmaking, cobbling, etc., etc. In nearly all the Homes the bread for the establishment is baked by the boys themselves, under the superintendence of a foreman, the bakeries being fitted up with all the latest improvements. The laundry work, in like manner, is done by the girls and young women, the appliances being of the best obtainable. Dairying is another skilled industry which is carried on by the girls in some country branches of the larger Homes which have farms attached. And here again the most improved apparatus and up-to-date methods are employed, and the butter made is of the finest quality.

In short, these philanthropic institutions, at least the larger and more important of them, are hives of busy, well-equipped industry, where very many important kinds of labour are skillfully organized and successfully prosecuted, giving healthful occupation and valuable technical training to their youthful inmates, and thus qualifying them to earn their own living wherever their lot may be cast.

I found that in all the Homes due regard was paid to the health and comfort of the children. Their dormitories were pictures of cleanliness and order. Habits of personal tidiness and cleanliness are carefully encouraged and inculcated. Their food is plain, wholesome and abundant. Their time is duly apportioned to useful work, inside or outside, to schooling, recreation and rest. Opportunities are also afforded for indulging in games and pastimes, gymnastic exercises, swimming, etc. In addition to ordinary school lessons religious and moral instruction is daily imparted Add to all this that in the systems of management adopted in the different Homes, the law of kindness is a dominant and all-pervading factor, and no one will be surprised to learn that the children whom they shelter and nurture testify by their looks and demeanour that they are happy and contented.

I may further add that my appreciation of the service which these Orphan Homes render to humanity has been greatly increased and intensified by what I have seen and learned of their operations during my official visits. Indeed, it now seems clear to me that the rescuing of unfortunate children from want and misery, cleansing, clothing, feeding and instructing them; and to crown all placing them in a new environment favourable to their development into reputable and self-dependent members of society, is the very acme of philanthropic effort—the most Christ-like work in the world.

Early in the month of December I received an invitation to be present at the inauguration of the new Canadian Steamship Company which has been formed for the purpose of running a line of steamers from Milford, England, to Paspebiac in Quebec Province. The first vessel was despatched on the 7th inst., but the regular sailings will not commence till the month of March next when two fairly fast vessels will be ready to be put on the route. The new company expect that their enterprise will result in the development of new industries and the opening up of new markets both in the United Kingdom and in Canada, besides affording fresh facilities for trade and travel on both sides of the Atlantic. It will also doubtless aid in the work of enlightening the British public as to the boundless natural wealth of the Dominion.

I have received in the course of the year various inquiries from parties interested in different branches of trade and commerce between Britain and Canada and in each case have given them the best information I could collect in their behalf. Persons in private life have likewise occasionally availed themselves of the services of the agency in procuring information in this country affecting their interests.

The adoption of the Imperial Penny Postage Reform which has given universal satisfaction, has redounded greatly to the honor of Canada, the British press giving unstinted praise to the Postmaster-General of the Dominion for its practical initiation.

Another noteworthy event of the past year was the return from Canada of Lord and Lady Aberdeen. They met with a cordial reception in Liverpool and were entertained at a banquet by the Lord Mayor of the city, at which many leading merchants and other citizens were present. The Lord Mayor pronounced an able and well informed eulogy on the successful administration of Lord Aberdeen as Governor-General of the Dominion. Lord Aberdeen responded in an eloquent speech in which he paid a splendid tribute of praise to Canada and its people. The speech was an excellent advertisement for the Dominion, being reported in all the principal papers throughout the British Isles.

I have the honor to be,

Your obedient servant,

P. BYRNE,
Agent for Ontario.

No. 2.

ANNUAL REPORT OF DUNCAN BOLE, ESQ., IMMIGRATION AGENT, SAULT STE. MARIE, ONTARIO.

DAVID SPENCE,

Secretary of Immigration,
Toronto, Ont.

DEAR SIR,—The past year has been fairly good for immigration to Algoma and Nipissing. I have succeeded in locating nearly two hundred settlers in these districts who all seem contented and are in a fair way of making comfortable homes for themselves, as good prices are available for all sorts of farm produce and work can readily be obtained for both man and beast at good wages. I accompanied two lots of settlers in the Rainy River District and saw them located on their lands before leaving them. The past year was not favorable for settlement in that district on account of the unusually heavy rains during July, August and September. Notwithstanding those temporary drawbacks the country is filling up rapidly. Transportation facilities have increased wonderfully the past two years. There are now two lines of steamboats plying between Rat Portage and Fort Francis, the latest addition being the new iron steamer "Remora," furnished throughout in magnificent style, the property of the Rainy River Navigation Company, with Walter Ross, of Rat Portage, Manager. The Edna Bridges of the Pioneer Line with Capt. Bridges, Manager, is equally well equipped. The building of the Ontario and Rainy River Railroad will be a great advantage to this district and will no doubt be the means of attracting large numbers of settlers.

The recent rise in pulpwood is a great boon to the settlers as in some localities it has risen from $2.50 to $4.50 per cord delivered on the bank of the stream, and as there are several hundred thousand cords in these districts, it means a great deal to the settler.

On the whole Algoma offers as many inducements to the settler as any field that is available for settlment.

Your obedient servant,

D. BOLE,
Immigration Agent.

No 3

ANNUAL REPORT OF J. A. KIRK, ESQ., DOMINION IMMIGRATION AGENT, HALIFAX, N.S.

GOVERNMENT IMMIGRATION AGENCY,
HALIFAX, NOVA SCOTIA, Jan. 1st, 1899.

D. SPENCE, ESQ.,

Secretary Ont. Immigration Dept.
Toronto, Ont.

SIR,—I have the honour to submit for your information a report of the arrivals of passengers at this agency for the year 1898.

The arrivals have been as follows:

CABIN.

Males	1,845	
Females	1,351	
Children	302	
Total	——	3,498

STEERAGE.

Males	4,584	
Females	2,330	
Children	2,789	
Total	——	9,703

Of the "Cabin Passengers" 2,316 were "Tourists" and Returned Canadians while but 41 of the others were destined for Ontario as per "Statement" attached.

Of the 9,703 Steerage Passengers, 8,149 remained in Canada while 1,554 went into the United States, which shows an increase over the previous year for Canada of 3,117, and for the United States 21, or a total increase of 3,138 over the arrivals of 1897.

Those entering the Province of Ontario during the year, numbered 553, a decrease from the year previous of 153, which, of course, is more than accounted for by the decrease in the number of children brought out by the different homes in your Province. The total number in 1897 of this class being 279, while for 1898 only 72, making a total decrease in the Juvenile Immigration for your Province of 207, which being taken into consideration shows a net increase of the regular immigration of 54.

The nationalities of those going into your Province were as follows:

English, 359; Irish, 39: Scotch, 39; Germans, 17; Scandinavians, 37; French and Belgians, 2; Russians, 2; Russian Jews, 7; Russian Fins, 37: Russian Poles, 2; Austrians 2; Italians, 5; Slavs, 2.

While a large number of these were booked to the manufacturing centres, quite a large number were going into the Rat Portage and neighboring districts, particularly the Scandinavians and Russian Fins.

Three parties of children only, numbering in all but 72, passed through this agency during the year, going to homes in your Province: Dr. Stephenson, 19; Mr. Wallace, 20, and Dr. Barnardo, 33.

The emigrants on the whole were of a superior class of people, and the larger portion of them seemed to have sufficient means to give them a fair trial in any section of the Dominion

For your further information I attach the usual statements, showing the monthly arrivals of cabin and steerage passengers.

I have the honor to be, Sir, your obedient Servant,

J. A. KIRK,
Dominion Government Immigration Agent.

Statement showing monthly arrivals of

Months.	Sexes.					Destinations.									
	Adults.		Children.												
	Males.	Females.	Males.	Females.	Totals.	Maritime Provinces.	Quebec.	Ontario.	Manitoba.	Northwest Territories.	British Columbia	Yukon.	Tourists.	Returned Canadians.	Totals.
January.....	123	21	5	5	154	36	17	30	21	7	31	....	1	11	154
February	284	60	17	15	376	67	46	60	63	14	91	....	....	35	376
March	813	160	74	68	1,115	137	81	155	391	121	198	....	9	23	1,115
April	1,192	422	410	278	2,302	179	87	223	1,500	101	150	47	....	15	2,302
May	486	433	420	382	1,721	207	3	....	1,503	.....	5	....	....	3	1,721
June	243	208	160	192	803	58	....	1	480	260	2	....	....	2	803
July	285	258	226	232	1,001	53	4	....	764	176	....	....	3	1	1,001
August	68	30	6	3	107	100	2	1	.....	...	....	....	....	4	107
September....	27	38	1	9	75	73	....	1	1	.....	....	....	....	...	75
October	26	71	6	14	117	114	3	....	....	.....	....	....	....	....	117
November....	82	35	7	9	133	73	13	25	1	7	7	....	....	7	133
December	133	68	20	24	245	37	42	57	54	19	17	....	1	18	245
Totals ...	3,762	1,804	1,352	1,231	8,149	1,134	298	553	4,778	705	501	47	14	119	8,149

HALIFAX, N.S., January 1st., 1899.

Steerage Passengers for Canada.

Nationalities.										Occupations.								
English.	Irish.	Scotch	Germans.	Scandinavians.	French and Belgians.	U S. Citizens.	Canadians.	Other countries.	Totals.	Farmers.	Farm laborers.	General laborers.	Mechanics.	Clerks and Traders.	Miners.	Domestics.	Not classed.	Totals.
95	12	12	6	2	11	1	11	4	154	16	....	53	21	33	....	4	27	154
250	20	18	6	9	12	2	35	24	376	59	4	145	25	51	....	28	64	376
707	13	122	62	45	20	1	16	129	1,115	302	4	306	87	114	....	37	265	1,115
940	53	91	60	74	24	....	12	1,048	2,302	368	10	598	70	73	73	68	1,042	2,302
216	....	...	12	....	....	....	3	1,490	1,721	367	....	105	5	9	..	23	1,212	1,721
49	....	7	12	....	..	....	2	733	803	184	..	51	3	4	1	14	546	803
57	....	...	5	....	....	....	....	939	1,001	222	....	59	4	....	..	19	697	1,001
84	1	12	....	....	6	....	4	.....	107	2	....	59	7	....	....	20	19	107
69	1	3	....	....	....	....	....	2	75	1	....	22	4	....	....	20	28	75
108	3	5	....	....	....	....	1	. ..	117	1	....	17	2	6	....	53	38	117
95	6	8	5	7	1	....	5	6	133	3	1	56	8	14	....	12	39	133
129	10	13	8	24	7	4	15	35	245	28	....	76	9	18	2	28	84	245
2,799	119	291	176	161	81	8	104	4,410	8,149	1,553	19	1,547	245	322	76	326	4,061	8,149

J. A. KIRK,
Dominion Government Immigration Agent.

Statement showing the monthly arrivals of Cabin Passengers.

Month.	Sexes.					Nationalities.										Destinations.									
	Adults.		Children																						
	Males.	Females.	Males	Females.	Totals.	English.	Irish.	Scotch.	Germans.	Scandivanians.	French and Belgians.	U. S. Citizens.	Canadians.	Other countries.	Totals.	Maritime Provinces.	Quebec.	Ontario.	Manitoba.	North-West Territories.	British Columbia.	Tourists.	Returned Canadians.	United States.	Totals.
January	114	50	14	13	191	80	1	10	....	2	....	10	87	1	191	191	....	....	....	....	....	....	.....	....	191
February	222	80	12	3	317	114	4	8	....	....	95	22	74	....	317	43	24	5	5	4	18	52	74	92	317
March	230	84	11	14	339	197	9	6	1	....	10	9	107	...	339	50	27	7	24	7	33	106	72	13	339
April	227	120	26	15	388	207	3	11	1	3	4	12	147	.	388	92	58	19	18	....	17	32	146	6	388
May	102	119	19	18	258	50	....	2	2	..	....	19	179	6	258	49	....	....	...	....	....	26	180	3	258
June	94	141	6	13	254	71	...	....	....	....	3	47	133	....	254	41	....	. ..	....	....	....	79	133	1	254
July	155	214	14	17	400	43	...	2	....	....	....	184	71	...	400	36	....	....	....	....	....	191	172	1	400
August	182	177	14	11	384	69	....	2	...	....	....	192	120	1	384	40	1	....	1	....	....	208	117	17	384
September	149	103	5	11	268	70	....	2	3	.	3	74	116	....	268	42	2	1	....	....	2	102	116	3	268
October	124	119	14	7	264	66	1	3	....	....	..	41	153	...	264	44	.	...	....	....	...	64	153	3	264
November	126	69	10	9	214	89	3	1	....	1	2	9	109	....	214	33	3	4	1		7	29	135	2	214
December	120	75	12	14	221	84	3	1	....	2	2	6	122	1	221	67	6	5	2	..	8	7	122	4	221
Totals	1,815	1,351	157	145	3,198	1,140	24	48	7	8	119	625	1,518	9	3,498	728	121	41	51	11	85	896	1,420	145	3,498

J. A. KIRK,
Dominion Government Immigration Agent.

HALIFAX, N.S., January 1st, 1899.

No. 4

ANNUAL REPORT OF S. GARDNER, ESQ., DOMINION IMMIGRATION AGENT, ST. JOHN, N.B.

St. John, N.B., 31st December, 1898.

David Spence, Esq.,
Secretary Department of Immigration,
Toronto, Ont.

Sir,—I have the honour to submit a report showing the operation of this agency during the year 1898, referring to immigration for Canada only, as per statements enclosed. Those passing to the United States number 1,228.

Immigrant Arrivals.

The immigrants passing through this agency and other outlets during the past year, and not reported at Halifax or Quebec, are 2,770, bringing cash $32,094, effects $74,232. The Customs at this port give 266 entries, effects $31,302, all removals from United States.

The number of 2,770 quoted above, and by other lines, makes a total of 3,746—704 over last year.

I have the honour to be, Sir,

Your obedient Servant,

S. GARDNER.

Cabin passengers for

Date.	Sexes.					Nation					
	Males.	Females.	Boys.	Girls.	Total.	English.	Irish.	Scotch.	West Indies.	Welch.	Germans.
January	14	8	3	4	29	22	..	2	1	..	..
February	21	7	2	1	31	15	2	6	1	3	1
March	77	23	11	7	118	70	9	13	..	..	1
April	84	24	6	4	118	54	5	16	8	1	1
May	11	12	5	3	31	10	3	3	8	..	..
June	7	14	3	3	27	11	..	..	12	..	..
July	25	27	6	11	69	9	..	4	44	..	..
August	11	4	0	1	16	6	.	.	7	..	..
September	7	1	..	..	8	3	..	..	2	..	1
October	9	12	..	..	9	..	..	..	1	..	..
November	33	..	3	2	50	24	1	1	6	..	..
December	5	..	..	..	5	5	..	..	..	..	..
Total	304	132	39	36	511	229	20	45	90	4	4

St. John, N.B., 31st December, 1898.

Canada for 1898.

alities.					Occupation.						Destination.										
French and Belgians.	Canadians.	China.	Other Countries.	Total.	Farmers.	Mechanics.	Clerks and Traders.	Miners.	Not Classed.	Total.	Nova Scotia.	New Brunswick.	Returned Canadians.	Quebec.	Ontario.	Manitoba.	North-West Territory.	British Columbia.	Hong Kong.	Yukon.	Total.
..	2	..	2	29	..	2	16	..	11	29	22	....	....	....	....	....	....	....	....	....	29
..	3	..	..	31	3	2	15	..	11	31	1	4	3	2	2	10	2	1	2	....	31
1	20	..	4	118	21	26	30	..	41	118	2	26	20	4	1	21	13	6	....	....	118
6	16	3	8	118	20	19	34	12	33	118	45	....	14	4	8	19	....	24	2	10	118
1	6	..	..	31	..	3	7	1	20	31	21	2	6	9	7	....	....	12	2	....	31
..	4	..	..	27	1	..	6	..	20	27	9	7	4	2	....	....	....	....	....	....	27
..	10	3	2	69	2	..	22	..	45	69	26	16	14	7	8	3	....	....	....	....	69
..	..	..	..	16	..	..	11	..	5	16	6	6	....	2	....	....	....	1	2	..	16
..	2	..	..	8	.	7	7	..	1	8	3	4	....	1	....	....	...	....	....	....	8
..	7	1	..	9	..	..	2	..	10	9	2	6	....	1	2	....	....	....	....	....	9
..	10	4	4	50	..	21	14	..	..	50	2	28	7	5	....	1	....	1	4	....	50
..	..	..	..	5	5	..	5	..	..	5	....	5	....	....	....	....	....	1	....	....	5
8	80	11	20	511	52	80	169	13	197	511	139	104	68	37	28	54	15	46	12	10	511

S. GARDNER,
Dominion Government Immigration Agent.

Steerage passengers for

Date.	Sex.					Nationalities.										
	Adults.		Children													
	Males.	Females.	Boys under 12.	Girls under 12.	Total.	English.	Irish.	Scotch.	Germans.	French and Belgians	Canadians.	Austrians.	Danes.	Finland.	Other countries.	Total.
January	42	8	2	5	57	23	6	15	3	1	5	....	....	....	4	57
February	12	1	1	1	15	71	2	5	1	....	....	....	....	....	....	15
March	60	9	2	1	72	26	....	4	2	2	18	....	6	....	14	72
April	33	7	7	3	50	26	4	....	....	....	2	....	....	....	18	50
June	16	7	29	15	68	65	....	3	....	....	....	....	....	....	....	68
July	9	10	3	2	33	17	....	16	....	....	....	....	....	....	....	33
August	1	....	....	....	1	1	....	....	....	....	....	....	....	....	....	1
September	5	....	....	....	5	5	....	....	....	....	....		....	....	....	5
November	23	5	3	11	42	20	2	....	....	2	....	2	....	8	8	42
December	118	2	2	....	122	104	....	1	5	....	1	....	....	9	2	122
Total	319	59	49	38	465	294	14	44	11	5	26	2	6	17	46	465

Canada for 1898:

Occupation.								Destination.								
Farmer.	Farm Laborers.	General Laborers.	Mechanics.	Clerks and Traders.	Female Servants.	No Class.	Total.	Lower Provinces.	Quebec.	Ontario.	N. W. Territories.	British Columbia.	Manitoba.	Returned Canadians.	Newfoundland.	Total.
3	1	2	24	13	.....	15	57	14	8	13	....	10	12	....	....	57
2	1	.....	5	5	.....	2	15	5	.....	.....	1	2	7	.. .	....	15
9	.....	22	25	4	.....	12	72	13	3	9	5	6	14	18	4	72
7	17	.....	11	1	1	15	50	26	5	7	...	3	9	....	....	50
....	16	.....	.....	....	8	44	68	68	.....	.....	....	....	....	....	....	68
1	.....	.....	1	3	17	11	33	33	....	.....	....	...	...	....	....	33
.....	.....	.....	.....	. .	.....	.....	1	1	.. ...	.....	....	...	....	....	....	1
.. ...	1	4	.....	....	.....	.....	5	5	.....	.....	....	....	.....	....	....	5
8	.....	5	3	....	. ....	26	42	3	8	11	...	3	17	....	....	42
.... .	3	.....	110	3	1	5	122	110	2	3	1	1	5	....	..	122
30	39	33	179	29	27	128	465	278	26	43	7	25	64	18	4	465

S. GARDNER,
Dominion Immigration Agent.

No. 5.

ANNUAL REPORT OF P. DOYLE ESQ., DOMINION IMMIGRATION AGENT, QUEBEC.

DOMINION OF CANADA, IMMIGRATION AGENCY,
QUEBEC, 31st December, 1898.

SIR,—I have the honor to submit the following statement, showing the number, nationalities, occupations and destinations of immigrants for the Province of Ontario, during the year 1898.

I have the honor to be, Sir,

Your obedient servant,

P. DOYLE,
Immigration Agent.

DAVID SPENCE, Esq.,
Secretary Department of Immigration,
Toronto.

TABLE giving the number of married and single men and women, and the sexes of children and infants of each nationality arrived in 1898, destined for the Province of Ontario.

	Adults.		Children.			
	Male.	Female.	Male.	Female.	Infants.	Total.
English	813	480	297	305	27	1,922
Welsh	1	1	1	.....	2	5
Irish	76	57	6	5	.....	144
Scotch	113	91	10	13	2	229
Germans	4	2	.....	3	.....	9
Swedes	13	3	3	4	.....	23
Norwegians	14	5	.....	.....	.....	19
Danes	5	2	.....	2	1	10
French and Belgians	6	3	.....	2	.....	11
Russians	11	2	1	.....	1	15
" Jews	7	4	2	4	.....	17
" Poles	9	.....	.....	.....	.....	9
" Fins	42	14	6	6	2	70
Austrians	4	.....	.....	.....	.....	4
" Galicians	2	.....	.....	.....	.....	2
Italians	3	3	.....	2	1	9
Hollanders	4	.....	.....	.....	.....	4
Spaniards	2	.....	.....	.....	.....	2
Swiss	1	.....	.....	.....	.....	1
	1,130	667	326	346	36	2,505

GOVERNMENT IMMIGRATION OFFICE,
QUEBEC, 31st December, 1898.

P. DOYLE,
Immigration Agent.

STEERAGE PASSENGERS.

Statement of Immigrant Arrivals and Departures at Quebec Immigration Agency for the Province of Ontario, for the twelve months ending 31st December, 1898.

Arrived via Ocean travel.	Sexes.			Total souls.	Declared destinations.						Nationalities.								Occupations.							Total.
	Male.	Female.	Children and infants.		Ottawa city.	Ottawa district.	Kingston city.	Kingston district.	Toronto city.	West of Toronto.	English.	Welsh.	Irish.	Scotch.	Germans.	Scandinavians.	French and Belgians.	Other countries	Farmers	Farm laborers.	General laborers.	Mechanics.	Clerks and traders.	Female domestics.	Not classified.	
Number	1,130	667	708	2,505	226	48	94	318	844	975	1,922	5	144	229	9	52	11	133	136	169	615	153	57	267	1,108	2,505
Total	1,130	667	708	2,505	226	48	94	318	844	975	1,922	5	144	229	9	52	11	133	136	169	615	153	57	267	1,108	2,505

The whole respectfully submitted.

I have the honor to be, Sir,

Your obedient servant,

P. DOYLE,

Dominion Government Immigration Agent.

GOVERNMENT IMMIGRATION OFFICE,
QUEBEC, 31st December, 1898.

No. 6.

ANNUAL REPORT OF JOHN HOOLAHAN, ESQ., DOMINION IMMIGRATION AGENT, MONTREAL.

DOMINION IMMIGRATION AGENCY,
MONTREAL, 31st December, 1898.

DAVID SPENCE, ESQ.,
Secretary Department of Immigration for the Province of Ontario, Toronto, Ont.

SIR,—I have the honour to submit, for your information, a report of the operations on immigration at this Agency for the year ending 31st December, 1898.

IMMIGRATION STATISTICS.

The record at this Agency of the number of immigrant arrivals at Montreal from the United States will be found in the Statements A and B, with full particulars.

Those steerage passengers who arrived from Europe at the ports of Quebec, Halifax N.S., or St. John, N.B., and who are compelled to disembark there, are accounted for at these ports, being transferred to the different railways there. The first and second class passengers, as a general rule, during the season of St. Lawrence River navigation, remain on board until the steamship reaches Montreal.

A SATISFACTORY CLASS OF IMMIGRANTS.

I am happy to state that the immigrants who arrived at the port of Montreal during the year just closing are much superior to those who have come to our shores in previous years. They were self-reliant, healthy and eager to work and, with a very few exceptions, came to Canada with a sufficient amount of capital to enable them to settle themselves comfortably in the land of their adoption. Manitoba, the North-West Territories and British Columbia received the larger portion of these immigrants. The agricultural class predominated and, in every instance appeared to possess every qualification to make good settlers and add to the prosperity of the Dominion.

THE HEALTH OF THE IMMIGRANTS.

The general health of the immigrants of the year 1898 was exceptionally good, there having been no cases of infectious or other diseases reported. This is, no doubt, due to the excellent supervision maintained by the medical staff at the Government's Quarantine Station at Grosse Isle.

There were, however, a few cases of illness to report. These were sent to the hospitals for medical treatment.

The Labour Market.

For general labouring work during the past season there was a fair demand, particularly on the river-front among the shipping, for railway construction work and for building purposes.

The local labour market during the season was somewhat contracted on account of the numerous public works going on in Canada: the Royal Victoria Jubilee Bridge, projected by the Grand Trunk Railway Co., the Crow's Nest Pass Railway, by the Canadian Pacific Railway Co., not to speak of the rush to the Klondike, made it rather scarce. The bountiful harvest in the North-West and the necessity to see it properly garnered, compelled the railway companies to make a ten-dollar rate from this city to the North-West for harvest labourers.

Mechanics.

In the matter of mechanics I would strongly advise that intending emigrants should first make enquiries as to what outlook there was for their obtaining work. I may say that my experience of the past year shows me that the local supply is fully equal to the demand. It is a fact that large numbers of these workmen come to Montreal every season only to find that there is no opening for them.

Clerks, Bookkeepers, Etc.

I would strongly advise people of this class desiring to emigrate to Canada to be very careful before severing their connections with the Old Land, unless they come to fill positions already secured for them, or to join friends willing and able to help them find employment. This advice applies to all persons whose training and habits unfit them for manual labour.

Farm Labourers.

Every year there is a growing demand for farm labourers in the district of Montreal, and during the past season the demand has been even greater than in previous years. Good hands can receive regular and remunerative employment during the open season.

Female Farm Servants.

The supply of female farm servants is, I am sorry to say, very limited and not at all equal to fill the applications for people for this class of work. The demand is growing every year.

Domestic Servants.

In this connection I may say that there is always a good market for female domestic labour in Canada, and more especially in the Montreal district. Young women of good character, no matter at what season they come, can always be certain of securing service. It would, however, be well for all intending emigrants of this class to bring with them references as to character, as the possession of these documents will materially assist them in obtaining employment. The fact that young girls of the larger cities of Canada prefer factory, store or office work to domestic service, makes the demand for this class of labour very keen.

There is little or no demand for any females outside of domestic servants, and any of these, such as governesses, milliners and dressmakers, ought to be careful before emigrating, unless they come to join friends who will be ready to befriend them.

Gardeners and Florists.

There is a special season for people of this class, and provided they arrive at the proper season (the spring of the year), and are honest and sober and know their business, they can find employment at good wages.

Juvenile Immigrants.

In dealing with this subject I would wish to remark that there seems to be in certain minds an unfounded prejudice against these poor children This is due simply to the fact that the offences of the few who happen to go wrong are eagerly seized upon by newspapers and published broadcast, while nothing is said of the good deeds of the small army of sturdy little workers, who are fighting the battle of life in a strange land Of this class of immigrants, those who arrived this year are, if anything, of a better class than that of last year. I am happy to report that the Agency has had no complaints from this source, and the great majority are reported doing well.

Mr. A. Regimbal, of my staff, has made official visits to thirty-five of these children last spring and found all, with two exceptions, satisfied with their surroundings, and the people who had taken them satisfied with the children.

Transportation.

Under this head I may say that, in the first place, I have received no complaint from any immigrant in this connection, but, on the contrary, all I have met have expressed themselves as well satisfied with the treatment accorded them both by the ocean and railway transportation companies. The accommodation provided for steerage passengers on board the steamships include bedding, eating and drinking utensils, and an abundant supply of wholesome and well-cooked food. For the railway journey inland the Canada Pacific, the Grand Trunk and the Government Railway systems all provide well-heated and equipped cars to carry the immigrants to their destinations.

Immigration Prospects.

The abundant wheat crops of the past year, and the exceptionally high prices which were realized, have had a great stimulating influence on immigration for 1899. This, in connection with the development of the gold fields in British Columbia, the Yukon and other mining industries, as well as the general prosperity manifest in the Dominion, has brought Canada more strongly than ever before the people of the Empire and Europe. It has made the prospective emigrant make enquiries with a view to settlement, and all these circumstances combined will, no doubt, by being thoroughly followed up, attract to us a flow of immigration which can not but improve the whole country.

Judging from enquiries received at this Agency from prospective emigrants in the United Kingdom, the continent of Europe and the United States, I believe that Canada will obtain a larger immigration in the coming year than in the year just closed.

Conclusion.

Before closing this report, I desire to tender you my sincere thanks for the valuable co-operation and assistance rendered in promoting the interests of immigration during the year 1898.

I have the honour to be, Sir,

Your obedient servant,

JOHN HOOLAHAN,

Dominion Government Immigration Agent.

The results of the year's operations, which, so far as present indications go, will be very satisfactory as compared with last year, is as follows:

Total number of immigrants arrived at Montreal per ocean travel via ports of New York, Boston and Portland during the year 1898, as per Statement A, Section 1	1,789
Total number of immigrants arrived at Montreal from United States during the year 1898, as per Statement B, Section 2	1,848
Grand Total	3,637
Total number of immigrants arrived at Montreal from United States and per ocean travel via ports in United States, during the year 1897	2,840
An increase of as compared with the year 1897	797

STATEMENT A. SECTION 1.

Immigrant arrivals and departures at the Montreal Agency by ocean travel via the United States for the year ended 31st December, 1898, for Canada.

Months.	Sexes.				Total number of souls.	Declared Destination.									Total.	Nationality.									Occupation.								
	Adults.		Childre			N.S., N.B. & P.E.I.	Returned Canadians.	Yukon.	Pr. of Quebec.	Ontario.	Manitoba.	N.W. Territories	British Columbia.	Tourists.		English.	Irish.	Scotch.	Germans.	Scandinavians.	French and Belgians.	Canadians.	Other countries.	Total.	Farmers.	Farm Labourers.	General Labourers.	Mechanics.	Gold Miners	Clerks and Traders.	Female Servants.	Not classified.	Total.
	Male.	Female.	Male.	Female.																													
January	171	43	17	24	255	3	14	..	67	52	59	24	36	...	255	157	10	15	7	12	10	14	21	255	26	20	59	19		53	8	76	255
February	116	31	14	17	178	..	4	..	30	27	41	22	51	3	178	85	9	9	7	14	32	4	18	178	20	24	44	12	..	16	4	58	178
March	146	39	18	21	224	..	13	..	31	30	58	33	51	5	224	87	8	20	18	10	42	13	26	224	34	42	28	15	..	27	11	67	224
April	78	35	31	36	180	..	..	3	57	11	78	24	7	....	180	55	1	..	6	4	60	..	54	180	41	24	6	2	3	2	5	97	180
May	87	48	38	61	234	..	..	..	17	2	211	2	2	...	234	..	..	5	7	..	11	..	211	234	49	16	17	5	..	....	13	134	234
June	22	10	1	4	37	..	..	..	30	3	4	...	....	...	37	2	..	..	9	..	5	..	21	37	3	..	16	3	..	...	4	11	37
July	51	17	18	19	105	..	..	..	20	14	62	9	....	...	105	....	..	..	..	..	25	..	80	105	23	10	17	....	..	1	6	48	105
August	36	22	17	23	98	..	..	..	7	..	82	7	2	...	98	1	..	..	2	..	7	..	88	98	19	11	4	....	..	2	5	57	98
Setpember ..	27	19	9	7	62	..	..	..	7	4	40	9	2	....	62	....	..	..	7	2	16	..	37	62	19	5	2	...	..	1	9	26	62
October	22	21	20	10	73	..	..	..	6	10	51	5	1	....	73	..	3	..	9	1	32	..	28	73	12	9	...	1	..	...	6	45	73
November ..	104	56	37	23	220	..	..	..	40	18	131	12	16	....	220	7	..	3	24	..	18	..	168	220	40	27	30	6	..	1	15	101	220
December ...	53	38	20	12	123	..	..	..	25	5	75	5	13	....	123	6	..	..	3	1	12	..	101	123	20	13	16	2	..	2	15	55	123
Total ...	913	379	240	257	1,789	3	37	3	340	176	895	152	181	8	1,789	400	31	52	99	44	279	31	853	1,789	306	201	233	66	3	105	101	774	1,789

DOMINION GOVERNMENT IMMIGRATION AGENCY,

MONTREAL, 31st December, 1898.

JOHN HOOLAHAN,

Dominion Government Immigration Agent.

STATEMENT B. SECTION 2.

Immigrant arrivals and departures at the Montreal Agency from United States during the year ending 31st December 1898, for Canada.

Months.	Sexes.				Total number of souls.	Declared Destination.								Nationality.								Occupation.								
	Adults.		Children			Returned Canadians.	Yukon.	Province of Quebec.	Ontario.	Manitoba.	Northwest Territories.	British Columbia.	Total.	English.	Irish.	Scotch.	Germans	Scandinavians.	French and Belgians.	Canadians.	Other countries.	Tota	Farmers.	Farm Laborers.	General Labore	Mechanics.	Goldminers.	Clerks and Traders.	Female Servants.	Not classified.	Total.
	Male.	Female.	Male.	Female.																										
April	52	23	16	20	111	15	21	2	5	10	47	11	111	20	9	4	4	46	8	15	5	111	19	5	6	1	21		3	56	111
May	228	100	81	72	481	340	65	8	8	5	2	53	481	58	11	15	1	1	..	340	55	481	34	17	99	13	6			253	481
June	261	25	28	20	334	74	....	....	7	9	4	240	334	7	4	..	13	..	..	74	236	334	8	1	250	1	..	1	..	73	334
July	54	55	28	40	177	136	....	12	5	6	16	2	177	10	3	4	3	13	..	156	8	177	31	4	17	1	...	1	5	118	177
August	191	26	19	21	257	81	....	4	1	1	21	149	257	34	..	..	..	9	..	81	133	257	14	5	170	2	..	..	1	65	257
September	105	27	27	24	183	61	....	16	12	18	56	20	183	36	6	7	7	4	2	61	60	183	18	9	77	...	...	1		78	183
October	53	31	22	17	123	56	....	9	17	9	25	7	123	16	8	2	9	25	..	16	7	123	40	4	6	3	..		.	67	123
November	38	34	15	20	107	73	....	22	12	....	....	.. .	107	10	7	5	..	..	..	73	12	107	14	7	11	6	...	..	....	69	107
December	36	19	9	11	75	45	....	15	14	....	1	....	75	7	8	2	..	..	1	45	12	75	13	4	14	5	....	..	1	38	75
Total	1,018	340	245	245	1,848	881	86	88	81	58	172	482	1,848	198	56	59	37	98	11	881	528	1,848	191	56	650	32	86	3	13	817	1,848

NOTE.—The statistics for January, February and March are included in Statement A, Section 1.

DOMINION GOVERNMENT IMMIGRATION AGENCY,
MONTREAL, 31st December, 1898.

JOHN HOOLAHAN,
Dominion Government Immigration Agent.

ANNUAL REPORT

OF THE

INSPECTOR OF DIVISION COURTS

FOR THE

PROVINCE OF ONTARIO

FOR THE YEAR

1898.

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO.

TORONTO:
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1899.

ANNUAL REPORT

OF THE

INSPECTOR OF DIVISION COURTS

FOR THE

PROVINCE OF ONTARIO

FOR THE YEAR 1898.

OFFICE OF THE INSPECTOR OF DIVISION COURTS,
PARLIAMENT BUILDINGS, TORONTO, December 31st, 1898

To His Honor

THE HON. SIR OLIVER MOWAT, K.C.M.G.,
Lieutenant-Governor of Ontario.

MAY IT PLEASE YOUR HONOR:

I have the honor to submit the following report upon the Division Courts of the Province for the year ending 31st December, 1898.*

RETURNS OF BUSINESS.

The full details as to the volume of business transacted in the different Division Courts of the Province will be found in the accompanying tables.

The number of suits entered, amount of claims, total amount of suitors' moneys paid into court; total paid out, and other information will be found under properly tabulated heads in Table A.

From the returns it will be seen that the suits entered numbered 40,686, exclusive of transcripts of judgments and judgment summonses. The total amount of claims aggregated $1,518,099.46. Total of moneys paid into-court, $456,079 95, total paid out, $452,690.36. As a very large proportion of the suits entered are invariably settled between the parties out of court, and of which no official returns are made, it will be readily understood that the figures given must necessarily fall far short of adequately representing the full collecting powers of the Division Courts of the Province.

REVENUE.

The returns of percentages on fees and emoluments of clerks payable to the treasurer gives a total of $4,211.18. The figures show a perceptible decrease in the volume of business as compared with the figures given in the returns of the preceding years.

---

* NOTE.—As the printing of the report for 1898 has been delayed, owing to the concluding of new arrangements with the Government contractors, advantage is taken to introduce all changes made up to the time of going to press for the better information of suitors and the public.

Officers of the courts and others, having occasion to consult this section of the Division Courts Act (sec. 59, R. S. O. 1887), will be somewhat at a loss at not finding it in the Act as now revised in the R S O. 1897. Those responsible for the last revision of the statutes have placed it bodily in the Act respecting the fees of certain public officers, where it will be found as section 4 of cap. 18, p. 316, R. S. O. 1897.

Trials by Jury—Jury Fund.

The total of trials by juries summoned numbered, according to the returns, 203. Amount paid to jurors summoned $1,897.60. Amount paid to County Treasurers for Division Courts jury fund, $1,305.59. The figures still continue to support the assurance of the sufficiency of the fund to meet the demands upon it. [Copies of this report are mailed to all County Treasurers, who should compare the figures in the returns with those in their books.]

Appointments.

Seventeen appointments of clerks were made during the year to fill vacancies caused by resignations, deaths and removals from office, and 21 appointments of bailiffs to fill the same number of vacancies. The preceding year the numbers stood ten new clerks and 24 bailiffs to fill vacancies.

Leave of Absence.

Leave of absence was granted during the year to forty-five clerks and forty-nine bailiffs, whose appointments of deputies were approved. This is a decrease in the numbers of the preceding year, when the figures stood at fifty-nine clerks and fifty-seven bailiffs.

Complaints—Inspection.

The chief portion of my time is taken up with the duties of constant and continuous inspection—the wide extent of territory and large number of offices (now some 322) to be visited, requiring constant travelling from point to point. Special investigations into the more serious complaints against officers also take up a good deal of time. There is little diminution in the actual number of complaints, which were of the usual character —neglect in answering letters and in giving information to suitors; making charges not allowed by the tariff of fees; non-payment of "foreign fees"; collecting accounts without suit; not renewing covenants, and withholding moneys paid into court belonging to suitors.

In every case of complaint prompt enquiry followed, and the numerous letters of thanks received testify to the usefulness of the Department in securing the best results which quickly followed.

Retaining Suitors' Moneys.

The withholding suitors' moneys has been amongst the worst and most frequent complaints heretofore made against officers of the courts. But I am very much pleased to be able to report that since the declaration of the Hon. the Treasurer, (the Minister under whose charge this branch of the public service is conducted),—made from his place in the Legislative Chamber, that instant dismissal would be the penalty for this offence,

the number of complaints is now fast decreasing. Clerks have become more attentive in giving immediate notice, as required by law, of moneys paid into court, and generally there is more promptitude and diligence observable in the discharge of this duty.

All officers of the courts should bear well in mind the serious effect of the Minister's declaration, and guard against giving cause of complaint of withholding moneys—for there is no escaping from the penalty once a delinquent is reported.

Sureties.

The security of approved Guarantee Companies is favored by the Government as in every way more desirable than that of private parties, and should be furnished by clerks and bailiffs wherever possible. The low rate of forty cents per $100, to which the premium has now been reduced, brings this class of security within the easy reach of all. And what officer respecting his own independence is there who would not pay the small fee required for premium in preference to placing himself under personal obligations to friends by asking them to join him in the liability of a covenant—which would necessarily carry with it at least some personal inconvenience, even if resulting in no more serious consequences?

New Courts.

Additional courts have been established in Algoma and Nipissing districts—for the former at Chelmsford, V Algoma, and the latter at Warren, VI Nipissing, and two new courts, the III and IV in the District of Rainy River. The growth of population in these districts renders the creation of these new courts advisable. It will also be a great saving of fees in the long distance mileage to bailiffs, and hitherto chargeable by reason of the extensive limits of existing divisions.

Payment of Foreign Fees.

Complaints are constantly being received as to the non-payment of foreign fees. And I regret to have to say that in several cases those fees have been lost to the clerks who performed the services—besides having also had to pay their bailiffs for their share of the work done by them. This has happened where defaulting clerks have been forced to resign or have been removed from office. The matter has been from time to time made the subject of comment in these pages and should receive more strict attention from the officers of the courts. It cannot be too strongly impressed upon them that there is no liability on sureties in such cases. The fees are payable in advance, and if a clerk choses to give credit he may do so of course, but it must be at his own risk. The obligation thus created is therefore simply a personal one between the home and foreign clerks. Like a "debt of honor," it should be held all the more sacred on this account, and I am well pleased to be able to bear testimony that such is the case amongst the great majority of the clerks, whom I find most scrupulous in making prompt payment of those fees when notified. There are others, however, I regret to have to add, who fail most lamentably in this duty, and although notified again and again allow their indebtedness to drag on, sometimes for years, until complaint has to be made to this Department, and then, perhaps, too late to be effective. Whether arising from mere neglect or indifference, or otherwise, the defaulter in this respect cannot be too strongly condemned. The

habitual offender brings the court into disrepute, as he will not be trusted, and this may lead into the more serious question of the consequences of delaying process of the court. And in this connection it should always be borne in mind that once a step is taken by a clerk on process sent to him, he would not be justified in afterwards delaying the same in order to secure payment of his fees. While a clerk need not act until his fees are paid, the rule is that, having acted, it is his duty to make an immediate return. And should a suitor suffer through his neglect or hindrance in this respect, the clerk and his sureties would be liable in an action for damages on their covenant.

Collection of Interest Judgments.

Again I would take occasion to call attention to a duty, which so many clerks and bailiffs appear to overlook, and the neglect of which is the cause of many complaints,—that is, the failure to collect interest upon judgments. In previous reports this matter as been referred to, and the duty of officers of the courts pointed out. But, notwithstanding all the warnings and directions given, there are still offenders who continue to give trouble, with the result also of loss to themselves. In every case the calculation and addition of interest should be made with the same carefulness as in giving the figures of the amount of debt and costs. Interest should be computed at the rate of six per cent. in the first place, by the clerk up to the date of issuing the execution, and afterwards added up to the date of payment by the bailiff Where this is not done, and the officers charged with the duty are found in fault, they will personally be held responsible to make good the loss. Clerks should especially see to this, and should so instruct their bailiffs.

Entering Insurance Certificates.

There is a new duty imposed upon clerks by the Insurance Act, cap. 203, R.S.O. 1897. The certificate when received should be entered in the same way as a transcript, and then becomes a judgment of the court. The ordinary schedule of fees will apply, except in cases not exceeding $10,—and then the fees specially made applicable to $10 suits must govern. See secs. 135. 138, 193.

I have much pleasure in reporting favorably on the general efficiency of the officers of the court, and the carefulness and attention with which the duties are performed by the great bulk of the clerks. There are a few of the latter, however, who habitually, year after year, cause much inconvenience by delaying their annual returns until long after the time on which they should be sent in (15th January). The attention of the Hon. the Treasurer having now been called to the matter, the hope is expressed that with this intimation to them there will be no more habitual defaulters, but that greater promptitude by all, without exception, will characterize the sending in of the returns in future.

I have the honor to be

Your Honor's obedient servant,

J DICKEY,
Inspector.

TABLES.

TABLE

RETURN of Division Court business, from the first day of January

Name of county, united counties or district.	(1) Number of divisions.	(2) Number of suits entered, exclusive of transcripts of judgments and judgment summonses.	(3) Amount of claims entered, exclusive of transcripts of judgments and judgment summonses.	(4) Number of transcripts of judgments received from other courts.	(5) Amount of claims received by transcripts of judgments from other courts.	(6) Number of judgment summonses issued.	(7) Balance of cash in court from previous year.	(8) Total amount of suitors's money paid into court.	(9) Total amount of suitors' money paid out of court.
			$ c.		$ c.		$ c	$ c.	$ c.
Algoma . .	1	99	4,770 81	11	820 38	2	.....	1,302 68	1,302 63
	2	72	2,699 45	4	322 88	. .	9 80	984 10	984 10
	3	80	2,978 63	9	346 95	8	182 92	809 34	901 23
	4	133	5,337 23	3	12 07	2	128 79	1,497 49	1,424 37
	6	31	855 15	7	321 47	3	39 53	291 62	329 37
Brant	1	466	16,252 97	17	744 26	29	132 09	3,558 05	3,619 62
	2	88	2,451 39	7	231 60	4	4 58	973 26	967 81
	3	21	548 39	3	138 26	5	.. ..	188 58	188 58
	4	43	1,504 06	6	191 95	6	.....	785 07	783 07
	5	19	908 92	5	124 70	2	50 00	247 09	296 59
Bruce	1	207	6,779 64	15	662 08	12	363 17	2,452 41	2,406 80
	2	39	1,060 45	7	351 72	3	.....	606 93	606 93
	3	115	3,562 69	4	313 56	9	49 68	564 89	548 83
	4	65	871 56	4	53 26	1	71 03	686 15	692 09
	5	81	2,037 00	8	930 55	3	73 14	527 76	484 25
	6	9	786 17	3	161 50	....	8 87	226 43	217 21
	7	40	2,387 07	3	238 87	1	.....	768 51	768 55
	8	219	6,566 27	21	1,310 33	10	44 00	2,384 16	2,284 14

A.

to the 31st day of December, A.D. 1893, inclusive, showing :

(10) Balance of cash in court.		(11) Number of suits entered where the amount claimed exceeds $100, exclusive of transcripts of judgments from other courts.	(12) Number of actions for tort, where the amount claimed exceeds $40.	(13) Number of actions of replevin, where the value of the goods or other property or effects distrained, taken or detained, exceeds the sum of $40.	(14) Number of suits entered for claims not exceeding $40.	(16) Number of jury trials, by juries summoned.	(16) Amount paid to juries summoned.		(17) Number of trials, by jurors called, in pursuance of section 168 D. A. C.	(18) Amount payable to county treasurer for "Division Court Jury Fee Fund."		(19) Amount of fees and emoluments payable to the honorable the Treasurer for the use of the Province		(20) Number of instances in which the judge has allowed costs to be taxed for counsel, attorney or agents' fees.	(21) The amount of costs so taxed.		(22) Return of judgment debtors ordered to be committed.	(23) The number of such debtors actually committed.
$	c.						$	c.		$	c.	$	c		$	c.		
.....		8	....	.....	9	....	.....		.....	.....		.....		2	7	00	...	....
9	80	6	....	.....	18	....	.....		...	... .		.....		1	5	00	....	....
89	77	3	2	...	13	...	.... . .		....	....		.....		2	10	00	....	....
73	12	10	2	.....	13	..	....		....	.....		.....		.....	...	....	... .	....
1	78	.....	. .	1	5	...	.....		...	....		.....		.....	.....		.....	...
70	52	26	5	1	109	3	23	00	....	14	21	.....		4	24	00	3	....
10	03	2	.....	...	30	1	8	00	.....	1	70	.....		2	12	00	....	....
....		.....	1	...	7	....	... . .		.....		39	.... ..		.....	.....		.....	....
2	00	3	.....	....	12	1	12	00	... .	1	53	.....		.....	.....		3	1
	50	3	.....	....	6	...	.....		...		99	... .		...	.....		.....	....
408	78	10	1	.....	60	1	10	00	.....	6	16	.... .		4	18	00	8	1
.....		.. .	.....	...	15	..	....		.....		72	.....		....	.....		3	...
65	74	6	.. ..	.....	37	...	.....		.....	3	36	.....		.....	.....		4	....
65	16	4	.....	.....	20	....	.....		.....	1	99	.....		.....	.....		1	....
43	51	2	.....	1	26	....	.....		...	1	88	.....		2	11	00	2	.. .
17	59	1	.. ...	.....	.....	...	.....		.....		49	.....		.....	.....		....	....
.....		7	.....	....	6	...	.....		.....	2	44	.....		.....	.... ..		....	....
100	02	9	.....	2	69	....	.....		.....	5	37	.....		.....	.....		.....	....

RETURN of Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			$ c		$ c.		$ c	$ c	$ c.
Bruce—*Con.*	9	54	2,119 87	6	307 20	5	45 30	783 05	828 35
	10	65	1,529 07	4	181 24	4	3 77	364 59	338 40
	11	35	1,183 39	4	114 18	5	....	470 00	441 59
	12	140	4,582 06	11	414 80	9	....	1,445 97	1,445 95
Carleton	1	1,878	66,323 69	40	2,042 18	711	332 88	11,310 39	11,258 04
	2	66	1,951 17	6	554 52	4	97 58	1,139 56	949 97
	3	38	1,179 67	5	132 83	2	20 00	723 02	730 40
	4	50	2,116 52	6	415 05	4	66 60	1,245 90	1,258 67
	5	27	1,106 03	5	124 15	2	10 00	327 32	325 07
	6	53	1,414 87	4	76 54	6	....	713 74	713 74
	7	56	1,467 02	6	278 49	12	76 61	525 11	514 11
....	1	190	10,331 91	7	549 75	6	49 83	1,026 11	1,007 46
	2	182	8,513 05	12	815 70	7	124 33	1,811 90	1,806 01
	3	57	1,098 25	8	272 50	4	38 04	462 77	468 11
	4	20	980 63	1	....	.....	28 93	146 34	127 64
	5	69	2,547 11	6	282 98	5	.... ..	876 58	876 58
Elgin	1	218	7,548 67	19	900 14	40	262 29	3,388 99	3,432 87
	2	54	1,667 58	8	256 30	7	.....	436 10	456 04
	3	474	16,189 48	13	497 03	45	15 42	4,176 78	4 060 92
	4	115	3,760 23	12	478 79	18	34 48	1,036 76	1,054 78
Essex	1	87	3,173 78	8	336 27	10	... .	1,168 28	1,168 28
	2	142	4,849 56	3	123 58	24	48 41	1,409 97	1,401 32
	3	123	3,708 50	9	165 62	27	16 55	1,328 27	1,266 96
	4	60	2,017 06	4	302 89	6	488 58	565 26	585 29
	5	176	6,484 38	11	472 42	14	67 60	2,570 93	2,423 88
	6	63	1,456 30	7	349 46	3	6 42	926 93	903 66
	7	556	23,361 00	26	1,566 68	142	264 98	4,269 74	4,229 03
	8	181	6,981 27	11	497 27	16	18 40	2,373 09	2,320 74
	9	131	4,872 38	2	72 95	18	.....	621 08	621 08

Court Business.—*Continued.*

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
$ c.						$ c.		$ c.	$ c		$ c.		
	4			11				2 05		1	6 00	3	2
26 19	1			24				1 18					
29 00	2			8	1	11 00		1 10		1	5 00		
	10		1	45	1	12 00		12 00				2	1
385 23	138	11	2	408				67 92	1,722 87	20	163 00	295	14
287 47	3			11				3 00					
12 62	2			6				1 13					
53 83	2			4				1 73					
12 25	2			3				1 01		1	10 00		
	1			1				97				1	
87 61	1			11				1 22		1	10 00	2	1
69 42	31			51	1	7 00		10 54		3	15 00	1	
5 89	27			33				9 48		2	10 00		
1 00				17				79				1	
47 63	2			1	1	12 00		86					
	5			22				2 60					
218 41	23		2	43				9 47		4	40 00	6	2
11 96	3	1		12				1 44					
73 92	31	4		98	3	35 00		15 34		1	10 00	5	
16 46	6	2		23	1	11 00		3 75		3	18 00	1	
	6							2 62		1	5 00	7	
57 06	9	4		37				3 38		1	5 00	2	
77 86	3	1	1	39	1	9 00		2 76				6	
468 55	5			16	1	12 00		2 21				2	
164 65	16		1	54				6 40		2	16 00	10	
29 69	1	1		23				1 15				1	
40 71	53	6	2	124				22 85	37 84	7	32 00		
52 25	13	1		26				7 00		2	6 00	4	
	8			34				4 37					

RETURN of Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			$ c.		$ c.		$ c.	$ c.	$ c.
Frontenac....	1	654	22,741 24	17	979 20	113	448 64	6,591 52	6,260 52
	2	No business.							
	3	28	886 72	1	17 05	7		519 32	515 18
	4	60	1,894 84	4	123 17	9	4 78	630 27	628 01
	5	19	712 83	3	87 56	2	5 40	112 67	112 67
	6	62	1,689 90	11	591 87	9		889 89	822 41
Grey	1	356	11,730 81	25	1,158 64	93	100 00	4,650 00	4,750 00
	2	89	3,116 17	6	246 11	8		1,416 14	1,342 74
	3	95	3,804 18	6	154 30	12	29 97	959 11	959 11
	4	81	5,087 05	10	336 26	11	5 42	891 00	890 94
	5	155	5,970 96	16	1,146 26	12		2,307 14	2,292 04
	6	41	1,040 07	5	430 64	4	54 33	531 47	548 06
	7	107	4,061 22	9	587 06	6		2,248 65	2,248 65
	8	127	3,582 66	4	183 70	14		1,119 07	1,119 07
Haldimand ..	1	49	1,929 21	9	579 67	5	16 72	1,369 83	1,369 83
	2	21	1,007 69	2	128 45	2	15 00	371 03	366 08
	3	73	3,193 07	5	219 85	3	73 50	759 43	772 98
	4	12	406 66	1	11 80			229 50	229 50
	5	11	427 59	4	224 40			265 16	265 16
	6	85	3,543 52	5	383 50	7	112 11	1,138 33	1,201 03
Haliburton .	1	44	1,702 40	6	329 96	2	18 11	866 24	884 32
	2	7	226 74	2	179 80		110 63	86 77	197 40
	3	54	1,407 39	3	340 27	7	36 80	572 86	539 18
Halton	1	78	3,219 69	16	908 65	8	60 04	1,563 43	1,568 38
	2	90	3,469 73	1	21 70	6		765 55	681 00
	3	58	1,965 65	3	167 09	17	35 00	1,074 83	1,109 83
	4	111	2,990 70	5	91 05	9		1,193 57	1,193 57
	5	20	697 69	3	146 04	4		248 61	248 61
	6	52	2,614 02	4	290 11	5	1 50	866 64	865 14

Court Business.—*Continued.*

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
$ c.						$ c.		c.	$ c.		$ c		
779 44	47	4	1	201	1	7 00	.....	22 04	80 72	6	41 00	22	....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4 14	1	.....	.....	9	.....	.....	.....	79	.....	.....	.....	.....	.....
7 04	3	.....	.....	19	1	11	.....	1 95	.....	.....	.....	3	.....
.....	1	.....	.....	4	.....	.....	.....	52	.....	.....	.....	.....	.....
67 48	1	.....	.....	13	.....	.....	.....	1 33	.....	1	2 00	1	.....
.....	21	5	.....	112	1	12 00	.....	10 11	10 40	4	26 00	20	1
73 40	5	4	1	21	.....	.....	.....	2 75	.....	.....	.....	.....	.....
29 97	7	.....	.....	22	.....	.....	.....	3 79	.....	1	5 00	2	.....
5 48	2	.....	.....	21	.....	.....	.....	1 64	.....	.....	.....	2	.....
15 10	14	3	.....	32	.....	.....	.....	6 08	.....	2	6 00	.....	.....
17 74	.....	1	.....	8	.....	.....	.....	69	.....	.....	.....	1	.....
.....	10	.....	1	24	.....	.....	.....	4 36	.....	.....	.....	2	1
.....	4	2	.....	34	1	10 00	.....	2 77	.....	.....	.....	.....	.....
.....	4	1	.....	4	1	12 00	.....	1 68	.....	.....	.....	3	.....
4 95	2	2	.....	3	.....	.....	.....	94	.....	.....	.....	.....	.....
60 15	11	2	.....	16	.....	.....	1	3 86	.....	.....	.....	1	.....
.....	.....	.....	.....	4	.....	.....	.....	43	.....	.....	.....	.....	.....
.....	1	.....	.....	3	.....	.....	.....	37	.....	.....	.....	.....	.....
49 41	7	.....	.....	9	2	11 00	.....	3 43	.....	.....	.....	.....	.....
.....	2	2	.....	6	1	12 00	.....	1 16	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	18	.....	.....	.....	.....	.....
33 68	1	.....	.....	.....	.....	.....	.....	1 00	.....	1	8 00	.....	.....
55 09	5	1	.....	18	1	10 00	.....	2 78	.....	.....	.....	3	.....
84 55	8	.....	.....	21	1	11 00	.....	3 20	.....	1	5 00	2	
.....	3	.....	.....	13	.....	.....	.....	1 80	.....	.....	.....	2	
.....	4	1	.....	30	.....	.....	.....	2 59	.....	.....	.....	2	
.....	1	.....	.....	4	.....	.....	.....	73	.....	.....	.....	.....	.....
1 50	5	.....	.....	7	.....	.....	.....	2 30	.....	2	10 00	.....	.....

RETURN of Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			$ c.		$ c.		$ c.	$ c.	$ c.
Hastings	1	352	13,346 25	11	430 08	19	149 46	3,956 89	3,921 97
	3	16	417 31	4	141 33	.....	5 00	429 66	431 86
	4	228	5,817 28	6	270 58	16	57 87	1,501 87	1,485 60
	5	85	2,082 51	2	21 23	2	24 69	586 96	593 13
	6	137	5,448 40	5	216 20	4	.....	2,819 68	2,819 68
	7	50	823 01	5	160 85	2	12 00	530 91	511 41
	9	191	5,727 46	17	795 88	11	2 49	1,723 68	1,708 68
	10	91	3,165 50	7	2.9 41	1	33 35	1,560 92	1,401 17
	11	62	3,517 87	16	812 69	....	4 50	1,239 05	1,109 75
	12	118	3,571 21	6	388 76	...	.....	1,318 12	1,318 12
Huron	1	165	5,284 87	10	583 82	19	89 79	1,458 91	1,444 29
	2	154	5,573 77	6	452 94	11	.....	1,733 94	1,614 59
	3	117	3,643 20	7	246 15	24	.....	519 93	519 93
	4	64	2,300 48	8	367 91	2	42 27	762 03	804 68
	5	55	1 881 59	3	56 69	2	....	1,033 33	1,033 33
	6	21	993 48	4	460 35	1	139 00	345 91	345 91
	7	25	1,094 23	12	646 60	5	.....	961 40	961 40
	8	73	2,266 37	14	497 18	6	68 36	836 84	816 40
	9	47	1,432 91	2	29 22	9	81 82	520 05	535 96
	10	45	1,400 19	8	601 29	2	12 02	1,045 46	1,045 46
	11	38	1,543 88	.....	.....	...	25 00	581 57	599 57
	12	29	1,108 53	7	442 73	4	33 09	169 55	184 55
Kent	1	381	15,393 42	32	1,421 09	53	740 37	5,430 74	5,095 24
	2	201	7,456 20	16	813 33	26	14 30	2,933 49	2,801 66
	3	105	3,095 80	19	703 47	3	15 88	1,443 76	1,452 34
	4	148	4,931 50	5	152 93	29	133 59	1,739 02	1,725 58
	5	182	7,726 62	28	1,392 40	24	250 43	2,567 32	2,329 95
	6	113	3,280 84	11	670 35	14	26 00	1,489 06	1,515 06
	7	238	7,146 00	29	1,249 00	3	267 50	2,785 12	2,856 23

Court Business.—*Continued.*

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
$ c.						$ c.		$ c.	$ c.		$ c.		
184 38	23	...	.....	91	....	... ...	.. ..	11 81	.....	1	10 00	1	....
5 00	....	....	....	4	....	....	... ..	27	.....	.....	.... .	.....	....
54 09	10	....	.....	93	3	30 00	....	4 93	.....	1	10 00	...	....
18 52	3	.....	....	22	....	... ...	.. ..	1 89	.....	.....	.....	.....	....
.. ....	12	....	....	20	....	.....	.....	5 85	.....	1	10 00	2	....
31 50	1	. ..	....	27	...	. .....	....	64	.....	....	.....	.....	....
17 49	10	.....	.....	62	....	... .	1	5 28	.....	4	35 00	....	....
193 10	8	.....	....	23	....	.....	.....	3 23	.....	. .	.....	.....	....
129 30	9	....	....	9	....	....	.....	3 39	.....	....	.. ...	...	....
....	3	2	. .	27	.	.....	. .	2 82	... .	2	13 00	....	....
104 41	9	1	1	34	6	67 10	.....	5 22	.....	... ..	....	....	....
139 35	14	3	...	51	3	24 00	.....	5 90	.....	1	5 00	4	....
.....	8	.....	.... .	24	1	8 00	.....	3 71	.....	1	5 00	3	....
.....	4	1	...	10	1	10 00	.....	2 05	.....	.	. ....	...	....
....	4	.....	. ....	13	1	12 00	....	1 81	.....	2	8 00	... .	....
139 00	2	....	2	6	1	12 00	.....	1 01	.....	....	.....	. ..	....
....	1	..	.	4	.	.. ..	.. .	97	.....	....	.....	...	....
88 80	5	.....	.....	22	....	.....	...	2 33	.....	1	5 00	1	....
81 82	3	.....		15	1	12 00	....	1 41	.....	.....	.....	. .	....
12 02	2	1	.	10	1	10 00	.....	1 13	.....	....	.....	1	1
7 00	3	.	.....	2	..	....	.....	1 71	.....	1	3 00	...	...
18 09	1	.....	....	2	1	12 00	.....	..... .	.....	.....	.....	..	....
1,075 87	33	2	.. .	55	7	79 00	. .	12 91	.....	7	40 00	2	2
146 13	17	3	6	78	3	33 00	....	6 17	.....	2	20 00	5	...
7 27	3	.....	1	29	...	....	.....	2 40	.. ....	.....	.....	.....	....
147 23	11	....	.....	45	....	.....	.....	4 91	.....	1	5 00	7	....
257 37	18	.....	.....	48	3	23 00	...	7 71	.. ...	...	.....	3	1
.....	3	1	....	34	1	12 00	.....	2 70	.....	....	.....	4	....
196 39	21	...	1	52	....	.....	....	8 91	.. ...	1	5 00	1	....

Return of Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			$ c.		$ c.		$ c.	$ c.	$ c.
Lambton	1	361	10,084 27	4	223 98	41	182 01	3,470 68	3,551 21
	2	90	3,150 65	8	501 36	4	3 00	1,250 60	1,219 12
	3	77	2,935 05	21	600 85	3	41 43	1,229 93	1,229 93
	4	70	2,305 48	13	248 19	11	.....	956 78	956 78
	5	63	2,348 85	5	269 40	4	.....	777 28	777 28
	6	37	1,149 28	2	250 51	2	14 09	312 31	269 79
	7	47	1,398 30	2	108 99	1	29 42	416 27	387 87
	8	215	6,444 53	26	1,765 82	22	89 33	3,400 44	3,266 70
	9	91	1,487 53	3	16 00	10	38 08	1,080 53	1,061 31
Lanark	1	186	6,118 96	8	402 84	15	124 06	1,460 49	1,429 94
	2	47	1,877 13	5	195 70	8	128 95	448 25	433 72
	3	140	4,196 00	9	481 31	56	1 90	1,442 85	1,444 75
	4	303	6,163 41	10	629 18	42	55 20	2,654 46	2,629 66
	5	10	185 03	.....	.....	...	30 75	124 06	154 81
	6	60	2,365 00	8	557 97	23	....	857 25	857 25
Leeds and Grenville ..	1	316	12,015 50	12	521 14	25	232 99	4,477 84	4,618 64
	2	119	3,894 37	10	483 03	11	165 85	884 81	941 87
	3	143	4,820 22	9	225 93	10	89 40	1,539 84	1,448 14
	4	81	1,862 45	3	122 14	4	268 75	877 74	972 06
	5	147	4,949 46	6	220 92	9	31 55	1,169 65	1,169 65
	6	99	3,143 33	10	383 27	9	....	933 88	933 88
	7	61	2,378 11	4	265 68	5	157 94	693 55	772 94
	8	85	2,920 34	7	177 71	1	58 81	757 06	755 87
	9	44	1,370 91	.....	.....	...	29 00	570 40	594 00
	10	26	1,082 01	4	165 57	3	10 99	554 43	531 67
	11	89	1,009 45	.....	.....	4	.....	474 25	453 61
	12	36	1,307 12	2	11 81	7	175 00	255 94	408 31
Lennox and Addington .	1	121	4,245 40	5	286 39	41	5 00	1,171 60	1,134 60
	2	24	1,171 15	1	8 77	4	.....	349 77	349 77

Court Business.—*Continued*

(10)	(11)	(12)	(13)	(14)	(15)	(16)	17)	(18)	(19)	(20)	(21)	(22)	(23
$ c.						$ c.		$ c.	$ c.		$ c.		
111 48	10	1	1	137	....	.....	.....	7 21	.....	....	.....	7	1
31 48	6	1	1	18	....	.....	....	2 64	.....	....	.....	.....	....
41 43	2	.....	1	14	...	.....	.....	1 94	.....	1	3 00	.. ..	....
.....	4	2	.....	11	....	.....	.....	1 81	.....	.....	.....	2	1
....	1	.....	.....	25	....	.....	.....	1 03	.....	... .	.....	.....	....
56 61	3	.....	....	11	1	12 00	.....	1 32	.....	.. ...	....	.....	...
57 82	1	.....	.....	10	4	25 00	.....	1 21	.....	1	5 00	.....	...
133 74	6	.....	.....	54	1	11 00	.....	4 95	.....	1	5 00	7	.. .
19 22	6	..	2	26	....	.....	.....	2 58	.....	3	15 00	1	....
154 61	10	2	.....	53	1	12 00	.....	5 26	.. ....	1	7 50	7	1
143 48	6	2	.....	19	....	.....	.....	2 16	.....	.....	. .....	.. ...	....
.....	6	.....	.....	36	....	.....	.....	3 66	.....	.... .	.....	21	....
80 00	7	.....	.....	140	....	.....	.....	5 68	.....	.....	.....	10	....
....	.....	.....	.....	2	....	.....	.....	12	.....	.....	.....	.....	....
.....	7	1	.....	13	....	....	.....	2 31	.....	1	10 00	4	....
92 18	19	.....	1	86	1	9 00	.....	10 18	.....	.....	.....	3	....
108 79	7	.....	.....	32	....	.....	.....	3 55	.....	.....	.....	2	....
91 70	11	1	.....	29	....	.....	.....	5 57	.....	.....	.....	1	....
174 42	.....	.....	2	26	....	.....	.....	1 08	.....	.....	.....	3	....
.....	10	.....	. ....	35	....	.....	.....	4 96	.....	2	7 00	.....	....
.....	5	. .	.....	22	....	.....	.....	2 60	.....	.....	.....	.....	....
118 55	4	.....	.....	11	....	.....	.....	2 11	.....	.....	.....	1	....
60 00	2	1	1	16	....	.....	.....	2 30	.....	1	5 00	.....	....
5 40	1	.....	.....	9	....	.....	.....	1 27	.....	... .	.....	.....	.
33 75	3	.....	.....	9	....	. .....	.....	1 08	.....	.....	.....	.....	....
20 64	1	.....	.....	55	....	.....	.....	67	.....	.....	.....	....	....
22 63	3	.....	.....	12	....	.....	. . .	1 32	.....	.....	.....	.....	....
37 00	3	1	.....	40	....	..... .	.....	3 34	.....	....	.....	12	1
....	3	.....	.. ...	5	....	.....	.....	1 26	.....	.....	.....	1	....

RETURN of Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			$ c.		$ c.		$ c.	$ c.	$ c.
Lennox and Addington. —*Con*	3	10	384 35	.....	.....		.....	34 62	21 0
	4	88	2,106 36	5	276 04	38	71 42	519 77	550 00
	5	50	1,646 44	2	68 82	26	13 57	489 62	491 12
	6	34	1,077 36	2	165 42	4	35 00	479 44	451 42
	7	72	2,892 19	3	124 90	1	50 89	855 48	881 00
Lincoln	1	62	2,693 57	6	310 77	6	.....	628 49	618 49
	2	338	12,316 68	24	1,360 75	74	1,121 36	4,192 71	3,913 31
	3	116	3,578 89	11	519 82	11	.....	1,159 09	1,159 09
	4	95	4,073 54	15	749 63	18	4 27	1,348 80	1,348 63
Manitoulin ...	1	142	4,922 39	8	499 65	2	175 82	1,414 42	1,375 37
	2	44	1,354 30	5	181 61	4	35 09	580 83	606 04
	3	69	2,706 78	6	274 83	1	.....	910 44	784 44
Middlesex	1	1,370	48,449 02	30	1,300 11	150	1,670 02	15,585 47	15,578 46
	2	75	2,854 78	5	163 13	6	158 49	799 99	891 33
	3	27	941 73	6	454 41	6	15 00	285 24	238 77
	4	30	941 29	6	204 16	3	.....	394 78	388 78
	5	100	3,199 92	12	451 69	5	225 45	1,267 38	1,234 48
	6	131	5,439 03	11	445 14	12	24 14	2,533 11	2,502 88
	7	25	786 42	2	63 70	5	50 50	465 43	438 08
	8	14	187 63	5	319 51	1	6 00	119 73	125 73
	9	627	9,836 17	12	293 89	104	22 99	3,030 03	3,011 89
Muskoka ...	1	110	5,221 54	12	1,345 15	10	3 44	732 22	735 66
	2	120	3,756 06	31	1,579 53	15	4 00	913 92	868 33
	3	98	3,160 72	5	367 86	4	166 44	1,275 53	1,245 70
	4	20	507 66	2	30 14	2	10 62	500 11	467 23
Nipissing.....	1	92	4,391 85	11	958 72	4	175 08	1,125 27	1,220 95
	2	188	8,272 86	11	827 40	3	10 41	1,679 22	1,689 63

Court Business —*Continued.*

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
$ c.						$ c.		$ c.	$ c.		$ c.		
13 62	1							46					
41 19	1	1		30				1 54				11	
12 07	4			17				2 75					
28 02	4			10				1 36				1	
25 37	7	2		22				2 97		1	8 00		
10 00	6			9				2 61		2	12 00		
1,401 76	20	1		90				10 70		2	12 00	10	3
	5			48				3 02		2	12 00		
4 44	9	3		18	1	11 00		4 04		1	6 00	1	
39 05	5	1		27						1	5 00	1	
9 88	1			8								1	
126 00	7	1		11						1	3 00		
1,684 03	85	6		354	4	32 00		43 87	515 02	16	112 00	48	4
69 92	6	2	1	18	1	12 00		2 64		1	5 00	1	
46 47	2	1						83				1	
6 00	1		3	3	1	12 00		97				3	1
258 35	5			23				3 02				3	
54 37	15	3		27	2	24 00		5 70		1	5 00	2	
77 85				4				63					
				8				9					
28 14	7	1	1	305	2	21 00		5 44	5 91			15	
	10			22									
49 59	29											4	
29 83	6		1	17						1	8 00		
43 50				5									
79 40	6			8						1	5 00		
	22			24									

RETURN of Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			$ c.		$ c.		$ c.	$ c.	$ c.
Nipissing.-*Con*	3	175	7,534 53	11	861 62	3	139 81	1,160 87	1,292 43
	4	222	9,911 19	15	1,192 06	4	116 33	4,229 27	4,125 67
	5	69	2,256 40	12	462 52	3	.....	514 65	514 65
Norfolk	1	183	4,304 81	3	90 75	43	149 61	995 74	1,055 85
	2	68	2,026 69	7	188 95	12	92 22	491 00	470 12
	3	37	787 59	1	21 58	.....	64 83	222 81	275 74
	4	57	2,731 75	26	1,075 82	8	131 93	630 41	710 85
	5	41	891 58	1	33 83	14	.....	715 27	715 27
	6	62	2,223 46	15	1,131 79	15	.....	1,473 18	1,473 18
	7	46	1,160 01	10	549 77	7	6 25	670 85	677 10
	8	67	1,631 86	5	370 33	2	.....	884 37	884 37
Northumberland and Durham ...	1	142	4,554 37	8	703 10	11	119 80	1,177 90	1,239 91
	2	56	2,313 63	7	161 93	3	26 35	413 89	401 17
	3	194	7,760 00	9	392 73	8	47 92	1,595 99	1,628 07
	4	166	5,709 52	12	1,075 89	10	13 05	1,492 53	1,503 58
	5	215	4,793 38	8	358 46	32	.....	1,403 22	1,403 22
	6	40	1,348 22	5	360 24	4	37 02	389 70	423 05
	7	107	3,521 60	8	457 04	24	30 72	1,135 48	1,048 77
	8	86	3,511 51	6	171 69	15	.....	493 24	493 24
	9	47	1,463 60	6	282 69	14	263 78	789 34	718 21
	10	27	727 87	8	892 15	.....	9 95	568 17	555 12
	11	116	3,507 53	3	159 04	12	123 68	896 08	482 31
Ontario	1	165	13,705 00	12	737 19	5	20 01	2,151 17	2,171 18
	2	60	2,765 14	7	442 77	5	.....	904 13	904 13
	3	83	3,287 76	1	68 00	6	15 00	736 58	736 58
	4	84	3,664 62	11	636 57	12	35 00	548 32	562 32
	5	69	2,439 59	10	523 61	6	21 09	1,879 87	1,878 48
	6	55	2,466 07	3	137 46	3	10 35	712 06	717 25
	7	40	1,647 52	3	71 61	7	24 86	395 17	407 03

Court Business.—*Continued*

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
$ c.						$ c.		$ c.	$ c.		$ c.		
8 25	13	2	1	22	....	.....	.....	.....	.....	.. ..	... .	.....	....
219 93	10	1	.....	54	....	.....	.....	.....	.... ..	1	5 00	....	....
.....	2	.....	.....	9	....	.....	.....	.....	.....	1	2 00	.....	....
60 11	16	.....	.....	79	1	12 00	.....	5 83	.....	1	10 18	6	1
113 10	3	... ..	.... .	26	....	.....	.....	2 01	.....	....	.....	2	..
11 90	.....	.....	.....	12	....	....	. ....	51	.....	2	18 00	.....	....
51 49	2	2	.....	9	....	.....	.....	1 15	.....	.....	.....	2	....
.....	.....	.....	1	14	....	.....	.....	57	.....	.....	.....	5	....
.....	3	.....	....	15	....	....	.....	1 74	.....	.....	.....	3	....
.....	2	.....	.....	17	....	. ...	.... .	1 01	.....	.....	... .	1	1
.....	1	.....	.....	19	....	.....	....	1 12	.....	...	.....	1	....
57 79	6	1	.... .	34	6	58 00	.....	3 63	.....	1	5 00	5	1
39 07	4	. . .	.....	11	....	.....	.....	2 40	.....	3	15 00	.....	. ..
15 84	26	2	.....	29	3	34 00	.....	9 77	.....	1	5 00	2	....
2 00	10	.....	2	29	1	12 00	.. . .	5 11	.....	1	10 00	5	....
.....	22	.....	.... .	55	1	9 00	.....	8 59	.....	4	30 00	11	....
3 67	4	... ..	.....	14	....	....	.....	1 48	.....	1	5 00	.....	....
117 43	4	1	1	24	....	.....	.....	2 89	.....	.....	.....	35	....
... .	9	2	.....	18	1	12 00	. ....	3 51	.....	4	25 00	5	....
334 91	1	1	....	10	1	12 00	1	1 06	.....	.....	.....	4	....
23 00	1	.....	.....	11	1	12 00	.....	61	.....	.....	.....	2	....
413 77	6	... .	.....	30	4	....	.....	3 24	.....	.....	.....	6	....
.....	14	.....	.....	28	....	.....	.....	8 87	.....	3	15 00	.....	....
.....	4	1	....	7	....	.....	.....	1 90	.....	.....	.....	1	....
.....	5	1	.....	6	....	....	.....	2 93	.....	.....	.....	.....	....
11 00	10	2	2	20	....	....	.....	3 73	.....	.....	.....	.....	...
22 48	5	.....	.....	11	....	....	.....	2 45	.....	1	5 00	...	....
5 16	5	4	.....	8	4	48 00	.....	2 39	.....	2	20 00	.....	....
13 00	3	.....	.....	9	2	24 00	.....	1 62	.....	1	10 00	.....	....

RETURN of Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			$ c.		$ c.		$ c.	$ c.	$ c.
Oxford	1	431	15,342 22	26	1,438 92	89	257 60	5,389 22	5,263 04
	2	142	4,405 92	15	682 67	17	3 33	1,931 41	1,900 17
	3	70	2,211 83	4	157 25	6	33 02	763 59	786 09
	4	104	3,317 17	7	398 24	11	77 24	1,257 52	1,289 60
	5	481	15,810 92	15	484 41	20	420 92	4,926 24	5,152 66
	6	160	5,782 87	13	1,002 99	26	21 88	1,527 12	1,436 25
Parry Sound..	1	194	6,790 00	14	1,090 00	18	4 42	2,407 02	2,411 44
	2	67	1,446 02	4	259 36	4	.....	422 09	422 09
	3	16	1,118 43	2	87 68	.....	15 29	160 17	171 17
	4	120	4,329 97	8	580 91	9	59 61	1,878 67	1,870 00
	5	45	1,459 54	4	261 39	3	6 85	597 61	582 00
	6	80	3,389 40	14	519 26	1	.....	1,357 21	1,310 71
	7	85	2,122 98	5	146 81	6	17 00	710 31	675 10
Peel	1	91	5,538 27	8	446 90	23	40 47	1,578 28	1,618 75
	2	71	3,131 70	7	291 17	7	.....	860 32	860 32
	3	60	3,106 13	4	264 86	14	.....	468 73	468 73
	4	52	2,171 91	2	35 00	6	....	653 20	646 20
Perth	1	341	10,242 88	14	898 33	50	110 94	2,920 22	2,854 67
	2	103	3,159 74	8	644 19	16	57 69	1,563 27	1,574 32
	3	63	2,451 19	8	546 60	12	.....	1,314 07	1,314 07
	4	67	2,164 60	7	217 73	3	10 00	703 27	685 52
	5	63	2,741 78	14	550 07	9	.....	1,229 19	1,216 19
	6	110	3,374 79	7	468 66	19	.....	1,801 99	1,801 99
Peterborough.	1	617	24,097 14	27	1,447 08	70	.....	7,014 73	7,014 73
	2	90	3,743 89	7	278 28	5	44 26	1,261 50	1,222 73
	3	5	239 27	.....	....	.....	.....	54 27	54 27
	4	80	3,533 47	2	22 49	1	107 19	1,474 97	1,429 75
	5	3	277 21	6	601 18	....	.....	29 54	29 54

Court Business.—*Continued.*

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
$ c.						$ c.		$ c.	$ c.		$ c.		
383 78	32	.....	.....	97	4	48 00	.....	15 56	11 93	1	5 00	14	1
31 24	4	.....	.. ...	34	....	.....	.. ..	3 70	....	.....	.....	.....	....
10 52	4	1	.....	46	1	12 00	.....	2 08	.....	.....	.....	.....	....
45 16	8	.....	.....	33	1	11 00	.....	3 59	.....	.....	.....	.....	....
194 50	23	... ..	.. ..	106	4	41 00	.....	14 72	3 68	.....	.....	3	....
112 75	9	3	1	39	1	12 00	. ...	5 01	.....	.....	.....	5	....
.....	10	.....	.... .	16	....	....	1	.....	.....	.....	.....	1	....
.....	1	.....	.....	18	...	. .....	.....	.....	.....	.....	.....	.....	....
4 29	4	...	.....	.... .	....	....	.....	....	.....	.....	.....	.....	....
68 28	5	.....	. ...	21	....	.....	.....	.....	.....	.....	.....	2	....
22 46	1	.....	.....	9	....	.....	. ...	....	....		.....	1	....
47 50	3	. ....	.....	5	....	.....	.....	.....	.....	.. ...	.....	.....	...
35 21	1	.....	.. ...	28	....	.....	.....	.....	.....	.....	.....	3	1
.....	16	.. ...	1	12	2	17 00	.....	5 89	.....	.....	.....	5	1
.....	4	.....	1	15	2	48 00	.....	2 90	.....	2	15 00	1	....
.....	10	.....	.....	9	....	.....	.....	3 52	.....	.....	.....	2	....
6 74	1	.....	.. ...	9	2	24 00	.....	.....	.....	.....	.....	2	1
176 49	21	2	.....	110	2	40 00	.....	10 00	.....	2	10 00	10	1
46 64	3	3	1	25	1	12 00	.....	2 49	.....	1	10 00	5	....
.....	4	.....	.....	4	....	.....	.....	2 11	.....	.....	.....	3	....
17 75	2	1	2	22	....	.....	.....	1 55	.....	.....	.....	.....	....
13 00	5	.....	.....	13	1	12 50	.....	3 00	.....	.....	.....	1	....
.....	10	1	.....	24	1	9 00	.....	4 21	.....	1	5 00	4	....
.....	47	2	.....	127	1	12 00	.....	22 58	48 48	2	10 00	21	2
83 03	2	3	.....	18	....	.....	.....	.....	... .	.....	.....	.....	....
.....	1	.....	.....	.....	...	.....	.....	37	.....	.....	.....	.....	....
152 41	7	1	1	11	....	.....	.....	3 15	.....	1	7 50	1	....
.....	.....	.....	.....,	.....	....	.....	.....	15	.....	. ....	.....	.....	....

RETURN of Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			$ c.		$ c.		$ c.	$ c.	$ c.
Prescott and Russell.....	1	32	1,080 00	2	20 00	6	.....	411 38	411 38
	2	86	3,120 08	2	55 10	11	149 64	1,460 88	1,459 85
	3	38	1,087 62	... .	... .	.....	.....	368 56	368 56
	4	83	3,248 99	6	253 86	20	82 11	952 15	995 30
	5	88	3,148 48	17	158 73	5	9 10	1,293 44	1,293 44
	6	34	991 73	3	170 06	1	.....	836 48	836 48
	7	153	2,469 63	2	145 95	36	181 08	590 73	506 70
	8	31	690 58	1	65 03	1	4 00	376 32	354 08
	9	77	1,747 95	1	30 59	2	8 34	1,059 31	1,059 31
	10	145	3,924 51	3	115 05	5	.....	1,013 30	1,013 30
	11	76	2,390 57	9	373 02	6	.....	829 13	780 97
Prince Edward	1	208	5,877 57	4	198 02	33	....	1,239 81	1,239 81
	2	35	1,223 86	1	.....	5	....	247 59	80 65
	3	8	445 00	2	53 80	.....	... .	285 67	285 67
	4	10	520 44	4	442 00	.....	.....	391 63	391 63
	5	12	339 55	1	7 25	1	....	67 70	67 70
	6	64	1,008 30	5	29 99	5	.....	317 60	317 60
	7	24	739 76	1	93 00	.....	.....	264 08	264 08
	8	10	386 05	1	46 35	.....	....	174 16	147 16
Rainy River..	1	476	23,085 77	7	533 28	21	123 30	4,654 45	4,604 32
	2	10	550 22	1	37 74	.....	.....	68 25	68 25
Renfrew	1	309	8,906 29	3	68 30	15	82 00	2,330 09	2,281 34
	2	43	1,442 29	2	33 26	5	73 51	461 70	503 46
	3	270	8,980 51	16	748 24	11	47 04	3,149 82	3,131 71
	4	185	6,898 09	11	536 19	16	53 16	2,989 56	2,981 11
	5	31	1,097 03	...	.....	.....	9 15	481 93	468 11
	6	135	4,764 03	6	232 65	1	2 73	2,284 88	2,257 93
	7	91	3,178 32	2	89 74	1	26 74	889 18	775 22
	8	132	5,869 44	4	193 68	1	5 00	1,777 43	1,782 43

Court Business.—*Continued.*

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
$ c.						$ c.		$ c.			$ c.		
.....	2	....	.....	5	....	.....	.....	1 13	.....	....	.....	3	....
150 67	4	....	.....	24	1	10 00	.....	2 62	.....	1	5 00	2	....
.....	3	.....	.....	19	....	.....	.....	1 89	.....	.....	.....	.....	....
38 96	6	1	.....	16	....	....	.....	3 36	.....	1	5 00	3	....
.....	3	.....	.....	11	....	.....	.....	2 73	.....	....	.....	2	..
.....	2	1	.....	9	....	.....	.....	95	.....	.....	.....	1	....
265 11	3	. ...	.....	84	....	....	.....	1 65	.....	.....	.....	8	2
26 24	.....	.....	.....	11	1	11 00	.....	36	.....	. ...	.....	.....	....
.....	1	.....	.....	26	2	12 00	.....	1 33	.. ....	. ..	.....	2	....
.....	4	.... .	.....	30	....	....	.....	3 45	.....	2	10 00	.... .	....
48 16	2	.. ...	.....	12	....	.....	.....	1 82	.....	.....	.....	.....	....
.....	5	4	. ...	105	5	57 00	.....	2 80	.....	1	5 00	2	2
.....	2	.....	.... .	11	....	.....	.. .	1 13	.....	.....	.....	6	....
.....	2	....	.....	3	....	....	.....	62	.....	.....	.. . ...	.....	....
.....	3	.....	.....	1	....	.....	....	90	.....	.....	.....	.....	....
.....	.....	.....	.....	3	....	.....	.....	18	.....	.....	.....	.....	....
.....	1	.....	.....	26	3	14 00	.....	1 03	.....	.....	.....	.....	....
.....	.....	.....	1	1	1	12 00	.....	54	.....	....	.....	.....	....
.....	1	.....	.....	.....	....	.....	.....	43	... .	.....	.....	.....	....
173 43	43	1	.....	59	...	.....	.....	.....	5 86	.....	.....	9	1
.....	.....	.....	.....	.....	....	.....	.....	. .....	.....	. . ..	.....	.....	....
30 75	15	.....	.....	78	1	12 00	.....	8 49	.....	4	30 50	.....	...
31 75	3	.....	.....	14	....	.....	.....	1 29	.....	1	10 00	.....	....
65 21	12	1	1	68	....	....	.....	7 38	.....	.....	.....	5	....
61 61	14	. ....	.....	39	....	.....	.....	6 80	.....	5	18 00	3	....
22 97	1	. ..	.....	.....	....	.....	.....	88	.....	.....	.....	.....	....
29 68	11	1	1	34		.....	.....	4 88	.....	4	20 00	... ..	....
113 96	4	.....	.....	22	....	.....	.....	2 47	.....	.....	.....	1	....
.....	12	.....	.....	21	....	.....	.....	5 94	.....	1	10 00	.....	....

RETURN OF Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			$ c.		$ c.		$ c.	$ c.	$ c.
Simcoe.....	1	281	10,744 01	16	1,350 75	17	81 82	3,433 27	3,324 05
	2	73	2,631 78	1	61 71	4	101 62	1,399 36	1,500 98
	3	106	3,907 58	12	676 77	7	30 72	1,462 64	1,462 64
	4	201	6,538 05	12	626 63	13	1,274 91	2,400 61	2,265 55
	5	70	3,177 72	3	123 75	4	122 65	820 04	877 42
	6	231	11,893 95	21	1,264 55	26	217 02	2,868 15	2,881 34
	7	49	1,853 10	6	400 85	1	540 33	415 33	488 18
	8	172	7,139 11	20	1,448 72	12	164 09	3,159 52	3,266 19
	9	114	4,630 00	6	321 00	10	175 73	689 77	557 68
	10	144	3,565 53	6	221 26	5	42 57	1,841 32	1,762 71
Stormont, Dundas and Glengarry..	1	88	3,023 39	2	146 36	15	52 24	1,434 32	1,331 00
	2	206	7,637 71	4	82 25	11	.....	1,481 52	1,218 92
	3	434	12,527 79	10	215 61	47	140 17	4,081 59	4,109 67
	4	119	3,517 40	4	192 13	21	37 41	1,685 94	1,723 35
	5	85	2,949 70	.....	....	6	36 61	1,003 47	1,040 08
	6	195	3,984 61	40	1,287 40	27	.....	1,223 08	1,223 08
	7	47	600 02	5	340 37	3	.....	940 39	888 11
	8	151	4,618 31	6	226 03	5	146 51	2,106 81	2,075 22
	9	40	1,355 39	3	162 95	10	11 11	678 12	676 96
	10	114	5,155 62	10	459 99	1	.....	1,817 10	1,817 10
	11	66	1,960 72	6	423 36	14	2 37	893 92	878 92
	12	68	2,856 60	6	98 45	11	326 08	609 84	872 30
Thunder Bay.	1	86	4,930 22	4	143 13	.....	.....	938 55	938 55
	3	157	5,731 06	2	112 41	3	32 50	1,947 70	1,836 83
Victoria.....	1	104	2,919 31	8	225 13	2	.....	954 79	954 79
	2	84	2,818 36	5	217 42	3	.....	1,030 96	1,030 96
	3	65	1,486 36	5	319 73	2	19 60	1,080 38	1,070 01
	4	20	465 60	5	125 14	6	.....	228 42	228 42
	5	240	11,595 65	14	414 75	9	158 37	3,166 61	3,119 90

Court Business.—*Continued.*

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
$ c.						$ c.		$ c.	$ c.		$ c.		
191 04	22	.....	.....	58	1	10 00	....	10 07	.....	2	12 00	2	....
.....	6	2	2	16	1	12 00	.....	2 39	.....	... ..	.....	2	....
.....	19	.....	.....	18	5	34 00	.....	4 48	.....	3	4 00	1	....
152 31	8	1	....	49	....	.....	.....	5 42	.....	.....	2 00	.....	.....
65 27	8	... ..	1	9	2	12 00	.....	3 66	.....	.....	.....	1	....
203 83	34	1	2	42	4	45 00	.....	12 97	.....	5	30 00	10	....
457 39	3	.....	.....	10	....	.. ..	... .	1 62	.....	.....	.....	.....	....
57 42	20	1	1	29	2	20 00	.....	7 29	.....	1	6 00	5	2
301 82	11	.....	.....	21	....	.....	.....	4 67	.....	1	6 00	4	....
78 61	7	.....	.....	22	....	12 00	.....	3 97	.....	.....	.....	... .	....
155 56	2	.....	.... .	24	...	....	.....	2 39	.....	...	....	4	....
262 60	17	2	.....	59	1	.....	1	8 84	.. ....	1	4 00	.....	....
112 09	22	1	.....	104	....	.....	.....	10 20	.....	1	3 00	6	2
31 20	7	.....	.....	35	....	.....	.....	4 24	.....	1	3 00	6	....
....	4	.....	.....	19	....	.. ..	.....	2 47	.....	.....	.....	.....	....
.....	4	.....	...	68	....	.....	.....	3 25	.....	.....	.....	.....	....
52 28	2	.....	.....	19	....	... .	.....	1 28	.....	.....	.....	.....	....
178 10	4	...	....	22	....	.....	....	3 88	.....	.....	.....	1	....
12 27	3	1	.....	7	....	.....	.....	1 41	.....	.....	... .	1	1
.....	9	.....	.....	23	....	.....	.... .	4 47	.....	.... .	.....	.....	....
17 37	2	....	.....	20	....	.....	.....	1 64	.....	.....	.....	2	...
63 62	4	.....	.....	13	....	.....	..	2 44	.....	.....	.....	2	...
.... . .	12	.....	1	8	....	.....	.....	..... .	.....	1	3 00	.....	....
143 37	14	2	.....	28	....	.....	.....	.....	.....	1	5 00	.....	....
.....	4	.....	.....	43	....	.....	1	1 90	.....	1	10 00	.....	...
... .	4	.....	.....	25	...	.. ..	... .	2 26	.....	1	5 00	.....	....
10 37	2	.....	. ...	31	....	.....	.....	91	.....	....	.....	.....	....
.....	.....	.....	....	4	....	.. ..	....	24	.....	.....	.....	2	....
205 08	42	3	.....	46	3	31 00	.....	14 16	.....	6	30 00	1	....

RETURN of Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			$ c.		$ c.		$ c.	$ c.	$ c.
Victoria—*Con.*	6	84	4,586 68	6	377 30	8	33 27	542 05	540 32
	7	77	2,433 42	11	550 51	5	23 98	644 55	610 51
Waterloo.....	1	335	11,702 08	21	653 60	30	553 71	3,495 89	3,964 78
	2	131	3,630 46	15	765 14	11	.....	1,588 05	1,570 90
	3	222	5,011 70	7	334 26	16	.....	2,269 23	2,266 87
	4	102	3,061 16	12	600 30	11	25 33	1,207 75	1,147 59
	5	100	3,148 41	8	637 02	10	1 61	2,032 25	2,029 71
	6	85	2,351 90	3	60 65	10	.....	1,107 57	1,107 57
	7	34	1,066 69	2	243 60	3	39 00	511 42	479 42
Welland	1	323	9,880 88	4	154 31	43	57 14	3,449 58	3,439 72
	2	49	1,492 83	7	225 90	3	41 89	762 97	799 93
	3	201	8,191 03	5	212 86	20	109 55	3,742 27	3,822 30
	4	244	9,154 23	7	341 18	15	677 29	2,771 35	2,779 16
	5	104	3,176 26	8	543 96	12	.....	815 28	808 13
	6	41	832 99	3	112 88	6	50 18	619 47	581 29
Wellington...	1	265	6,584 53	18	895 66	29	198 56	1,545 85	1,353 10
	2	23	659 36	3	46 41	3	.....	205 42	205 42
	3	14	352 17	2	152 48	....	14 11	85 43	98 54
	4	67	3,964 50	9	324 18	5	96 49	602 85	623 14
	5	75	3,311 20	7	276 75	6	37 20	1,384 02	1,421 22
	6	55	1,576 78	5	215 36	2	3 37	471 44	471 81
	7	76	2,682 22	17	808 14	13	1 00	1,084 07	1,072 39
	8	133	4,584 26	12	316 81	20	197 88	2,125 94	2,245 07
	10	116	2,769 46	17	920 50	19	299 11	1,240 65	1,063 89
	11	76	2,978 47	7	213 20	12	103 17	685 02	724 44
Wentworth ..	1	705	30,639 08	22	995 06	150	452 09	6,458 04	6,713 77
	2	76	2,975 55	2	51 07	12	.....	881 88	881 88
	3	23	843 25	2	48 69	3	.....	201 23	201 23
	4	39	1,260 45	9	895 79	7	30 30	676 18	687 48

Court Business.—*Continued.*

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
$ c.						$ c.		$ c.	$ c.		$ c.		
35 00	8	1	1	28	....	.....	.....	2 81	.... ..	.....	.....	2	....
33 98	1	. ..	....	26	..	.....	.....	1 37	.....	1	10 00	2	2
84 82	27	....	.. .	79	...	....	.....	11 85	.. ....	4	18 50	3	....
17 15	5	...	1	51	..	.....	.....	2 78	..... .	.....	.....	.....	....
2 36	10	.....	....	73	2	10 00	.... .	5 71	.....	2	15 00	.....	....
60 16	7	.....	.....	16	1	12 00	1	3 25	.....	1	5 00	1	....
4 13	6	1	....	26	...	.....	.....	3 12	.....	.....	.....	2	....
.....	2	.....	....	27	....	... .	1	1 91	... .	.....	.....	... ..	....
71 00	2	.....	... .	.....	...	....	.. ...	92	.....	.....	.....	....	....
67 00	15	.... .	.....	90	....	.....	....	7 80	.....	1	10 00	5	4
4 93	2	....	....	17	....	.....	.....	1 25	.....	....	.....	1	....
29 52	23	1	.....	42	..	.....	.....	9 05	.....	1	10 00	.....	....
669 48	20	.....	.....	61	....	....	.....	9 11	.....	1	10 00	2	...
7 15	6	....	.....	39	....	.....	....	2 38	.....	.....	.....	4	....
88 36	.....	....	.....	23	....	.....	.....	51	.....	...	.....	.....	....
192 75	9	.....	.....	78	1	12 00	.....	5 99	.....	.....	.....	1	....
.....	.....	.. ..	12	1	12	....	.....	39	.....	.....	.....	....	....
1 00	.....	.....	.... .	11	1	10 00	1	15	.....	.....	.....	.....	....
76 20	7	.....	.....	5	....	.....	.....	3 04	.....	2	15 00	4	....
.....	9	.....	.....	13	....	....	.....	3 51	.....	.....	.....	1	....
3 00	4	..	....	23	....	....	.....	1 63	.....	.....	.....	.....	....
12 68	6	....	.....	21	....	....	.....	2 52	.....	....	.....	2	1
78 75	9	3	3	36	....	. .....	.....	4 38	....	1	6 00	3	....
475 87	9	....	.....	35	....	.....	.....	3 96	.....	1	5 00	3	....
63 75	8	....	....	12	...	.....	.....	3 17	... .	1	5 00	...	....
196 36	38	.....	3	173	4	40 00	.....	20 87	256 61	7	44 00	19	....
.....	6	1	....	12	....	.....	. ....	2 64	.....	3	25 00	2	....
.....	1	....	.. .	3	....	....	...	67	.....	.....	.. ..	.....	....
19 00	1	....	.....	8	...	.....	.....	97	.....	.. ...	.....	....	....

RETURN of Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			$ c.		$ c.		$ c.	$ c.	$ c.
Wentworth.—*Continued* ..	5	30	1,025 11	.....	.....	... .	.....	127 49	127 49
	7	9	297 81	1	76 92	.....	....	215 11	215 11
	8	9	481 49	.....	.....	1	.....	266 83	266 83
	9	314	13,294 06	7	225 29	56	1,081 05	2,614 46	2,990 23
York.....	1	1,742	80,387 55	44	3,573 33	347	878 96	14,072 71	13,648 22
	2	114	5,298 42	14	885 71	11	260 57	879 49	920 72
	3	40	1,202 05	4	128 87	3	39 50	1,022 76	1,025 76
	4	275	9,985 31	14	716 30	7	616 97	2,013 66	2,326 14
	5	43	2,034 09	6	193 03	2	123 16	396 58	340 54
	6	82	3,344 84	7	264 04	6	62 13	981 07	927 12
	7	41	1,995 46	6	277 05	20	46 75	603 99	623 99
	8	164	4,800 67	10	538 30	2	.....	1,440 81	1,232 44
	9	45	2,040 78	2	27 86	11	44 35	643 05	667 05
	10	1,515	70,392 18	38	1,958 56	346	570 05	12,020 37	11,709 46
Grand totals..	319	40,686	1,518,099 46	2,578	131,415 74	5,290	26,732 65	456,079 95	452,690 36

Court Business —*Continued.*

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
$ c.						$ c.		$ c.	$ c.		$ c.		
.....	1	.....	.....	5	....	.....	.....	85	.....	.....	.....	.....	....
.....	.....	1	.....	1	....	.....	....	15	.....	.....	.....	.....	....
.....	1	.....	.....	.....	....	.....	.....	46	.....	.....	.....	.....	....
705 28	28	3	.....	71	....	.....	.....	13 06	.....	8	35 00	15	....
454 49	177	12	4	291	4	21 00	.....	78 84	799 59	3	25 00	124	....
219 34	13	.....	1	15	....	.....	.....	4 64	.....	3	12 50	2	....
36 50	2	.....	.....	12	....	.....	.....	1 01	.....	.....	.....	.....	....
304 49	20	5	3	54	7	69 00	.....	9 23	.....	1	5 00	.....	...
179 20	5	....	.....	8	....	.....	.....	2 03	.....	.....	.....	2	....
53 95	8	....	2	12	....	.....	.....	3 59	.....	.....	.....	1	....
26 75	4	.....	.....	12	1	12 00	.....	1 87	.....	.....	.....	14	..
208 37	7	5	.....	42	2	11 00	.....	4 15	.....	1	3 00	1	....
20 35	3	.....	2	6	....	.....	.....	1 80	.....	.....	.....	3	....
880 96	174	.....	2	253	6	47 00	.....	72 12	718 18	13	76 00	119	1
25365 75	2,899	209	101	10,177	203	1,897 60	10	1,307 31	4,217 09	293	1,794 00	1,292	68

TABLE B.

List of Division Court clerks, their post office address, the county and number of division in which their Courts are situated, for the Province of Ontario, up to 31st December, 1898, inclusive

County.	No. of Division.	Name of clerk.	Post office address.
Algoma	1	E. Biggings	Sault. Ste. Marie.
	2	Thomas Sullivan	Bruce Mines.
	3	Wm. L. Nichols	Thessalon.
	4	D. M. Brodie	Webbwood.
	5	H. A. Madden	Chelmsford.
	6	Wm. J. Smith	Richard's Landing.
Brant	1	Joseph Robinson	Brantford.
	2	John K. Finlayson	Paris.
	3	David Reid	St. George.
	4	Hy. Cox	Burford.
	5	Walter E. Hooker	Scotland.
Bruce	1	Wm. Collins	Walkerton.
	2	John K. McLean	Teeswater.
	3	Joseph Barker	Kincardine.
	4	N. McKechnie	Paisley.
	5	Robert Munro	Port Elgin.
	6	Hugh Murray	Underwood.
	7	W. R. Hilborn	Tara.
	8	James Walmsley	Wiarton.
	9	Angus Martyn	Ripley.
	10	W. Moshier	Lion's Head.
	11	R. P. Somerville	Lucknow.
	12	M. A. Halliday	Chesley.
Carleton	1	J. R. Armstrong	Ottawa.
	2	Wm. Henderson	Fallowfield.
	3	Henry W. McDougall	Carp.
	4	Matthew Riddell	Galetta.
	5	John Kerr	North Gower.
	6	Daniel McLaurin	Metcalf.
	7	F. W. Harmer	Mosgrove.
Dufferin	1	Joseph Pattulo	Orangeville.
	2	Hugh Falconer	Shelborne.
	3	J. A. Love	Stanton.
	4	James Henry	Mono Mills.
	5	R. E. Hamilton	Grand Valley.
Elgin	1	A. Love	Aylmer.
	2	Alex. McBride	St. Thomas.
	3	Alex. McBride	St. Thomas.
	4	Samuel Maccoll	Dutton.
Essex	1	C. H. Ashdown	Sandwich.
	2	J. A. C. Leggatt	Amherstburg.
	3	E. Allworth	Kingsville.
	4	C. Bell	Oxley.
	5	George A. Morse	Leamington.
	6	F. P. Boutellier	Belle River.
	7	John McCrae	Windsor.
	8	Wm. Laing	Essex.
	9	Wm. Manning	Comber.

List of Division Court Clerks, etc.—*Continued.*

County.	No. of Division.	Name of clerk.	Post office address.
Frontenac	1	Wm. Robinson	Kingston.
	2		
	3	C. Ruttan	Sydenham.
	4	W. H. Reynolds	Verona
	5	F. W. Vanluven	Sunbury.
	6	Matthew W. Price	Sharbot Lake.
Grey	1	Benjamin Allen	Owen Sound.
	2	Arch'd. Davidson	Durham.
	3	Thomas Plunkett	Meaford.
	4	W. L. Tyson	Clarksburg.
	5	A. S. VanDusen	Flesherton.
	6	John McDonald	Chatsworth.
	7	Duncan Campbell	Hanover.
	8	Richard L. Stephen	Markdale.
Haldimand	1	D. McGregor	Caledonia.
	2	David T. Rogers	Cayuga.
	3	T. Armour	Dunville.
	4	R. A. Havill	Rainham.
	5	Robert E. Johnson	Canboro'.
	6	C. E. Bourne	Jarvis.
Haliburton	1	C. D. Curry	Minden.
	2	Wm. Prust	Haliburton.
	3	Stephen Kettle	Ursa.
Halton	1	Wm. Panton	Milton.
	2	Chas. B. Patterson	Oakville.
	3	Lachlan Grant	Georgetown.
	4	R. J. McNabb	Acton.
	5	M. Beatty	Nassagaweya.
	6	James Robinson	Burlington.
Hastings	1	Hartford Ashley	Belleville.
	3	A. B. Randall	Shannonville.
	4	T. McCann	Tweed.
	5	F. B. Parker	Stirling.
	6	Arthur W. Coe	Madoc.
	7	J. G. Johnston	Deseronto.
	9	James B. Young	Trenton.
	10	B. C. Hubbell	Marmora.
	11	James Haryett	Maynooth.
	12	Dermott Kavanagh	Umfraville.
Huron	1	James Yates	Goderich.
	2	John Beattie	Seaforth.
	3	W. W. Farran	Clinton.
	4	A. Hunter	Brussels.
	5	Chas. Snell	Exeter.
	6	Jas. Whyard	Dungannon.
	7	John Morgan	Bayfield.
	8	James McGuire	Wingham.
	9	Joseph Cowan	Wroxeter.
	10	Michael Zeller	Zurich.
	11	Wm. Lewis	Crediton.
	12	Wm. Campbell	Blyth.

List of Division Court Clerks, etc.—*Continued.*

County.	No. of Division.	Name of clerk.	Post office address.
Kent	1	W. B. Wells	Chatham.
	2	Arthur McKinlay	Ridgetown.
	3	Jas. T. Smith	Dresden.
	4	Arch'd Samson	Blenheim,
	5	D. C. McDonald	Wallaceburg.
	6	George Moore	Bothwell.
	7	D. R. Farquharson	Fletcher.
Lambton	1	George Leys	Sarnia.
	2	Wm. McLeay	Watford.
	3	John Webster	Florence.
	4	Wm. W. Stover	Sombra.
	5	Robert R. Dickey	Forest.
	6	Chas. Hall	Thedford.
	7	John McRae	Moore.
	8	W. G. Fraser	Petrolea.
	9	Richard Code	Alvinston.
Lanark	1	R. Jamieson	Perth.
	2	W. A. Field	Lanark.
	3	F. McEwan	Carleton Place.
	4	G F. McKimm	Smith's Falls.
	5	Alex. Graham	Fakenham.
	6	Wm. P. McEwan	Almonte.
Leeds and Grenville	1	D. B. Jones	Brockville.
	2	J. B. White	Prescott.
	3	S. McCammon	Gananoque.
	4	Oliver Bascom	Kemptville.
	5	W. H. McCrea	Merrickville.
	6	N. L. Phelps	Delta.
	7	Cyrus A. Wood	Toledo.
	8	L. S. Lewis	Newboro'.
	9	Isaac C. Algnire	Athens.
	10	C. W. McLean	Spencerville.
	11	J. B. Bellamy	North Augusta.
	12	M. J. Connolly	Caintown.
Lennox and Addington	1	A. Knight	Napanee.
	2	Fred. W. Armstrong	Bath.
	3	Joseph B. Allison	Adolphustown.
	4	G. A. Aylsworth	Camden East.
	5	W. Whelan	Centreville.
	6	J. A. Timmerman	Odessa.
	7	James Aylesworth	Tamworth.
Lincoln	1	James McKimmie	Niagara.
	2	W. A. Mittleberger	St. Catharines.
	3	John Roszel	Smithville.
	4	C. E. Riggins	Beamsville.
Manitoulin	1	Samuel P. Jackson	Gore Bay.
	2	John Carruthers	Little Current.
	3	W. J. Tucker	Manitowaning.
Middlesex	1	J. W. McIntosh	London.
	2	William Dickson	Parkhill.
	3	Robert J. McNamee	Lucan.
	4	W C. Harris	Delaware.
	5	G. Wilson	Glencoe.
	6	Ed. Rowland	Strathroy.
	7	Ed. Thos. Shaw	Dorchester Station.
	8	Walter R. Westlake	Arva.
	9	E. S. Jarvis	London.

List of Division Court Clerks, etc.—*Continued.*

County.	No. of Division.	Name of clerk.	Post office address.
Muskoka	1	Chas. Bard	Bracebridge.
	2	Robert K. Sharpe	Gravenhurst.
	3	J. R. Reece	Huntsville.
	4	Fred D. Stubbs	Port Carling.
Nipissing	1	J D. Cockburn	Sturgeon Falls.
	2	John McMeekin	Mattawa.
	3	M. W. Flannery	North Bay.
	4	Thomas J Ryan	Sudbury.
	5	Thomas Cahill, Jr.	Bonfield.
	6	J. T. Froysell	Warren.
Norfolk	1	Charles E. Freeman	Simcoe.
	2	Abraham M. Tobin	Waterford.
	3	R. Green	Windham Centre.
	4	E. A. Buchner	Ronson.
	5	M. J. McColl	Vittoria.
	6	Arthur P. Barrett	Port Rowan.
	7	Wm. W. Williams	Fairground.
	8	Lawrence Skey	Port Dover.
Northumberland and Durham	1	John Moorecraft	Bowmanville.
	2	S. Wilmott	Newcastle.
	3	G. M. Furby	Port Hope.
	4	H. M. Wood	Millbrook.
	5	Jno. G. Orr	Cobourg.
	6	Reuben Lawless, Jr.	Grafton.
	7	S. S Brintnell	Colborne.
	8	R. B. Macklam	Brighton.
	9	R P. Hurlburt	Warkworth.
	10	T. R. Garratt	Wooler.
	11	Ed. C. West	Campbellford.
Ontario	1	D. C. Macdonell	Whitby.
	2	M. Gleeson	Greenwood.
	3	J. W. Burnham	Port Perry.
	4	Jos. E. Gould	Uxbridge.
	5	Geo. Smith	Cannington.
	6	G. F. Bruce	Beaverton.
	7	Thos. P. Hart	Uptergrove.
Oxford	1	F. W. Macqueen	Woodstock.
	2	Chas. K. Currey	Drumbo.
	3	James Munro	Embro.
	4	Jas. Barr	Norwich.
	5	James Stevens	Ingersoll.
	6	John C. Ross	Tilsonburg.
Parry Sound	1	D. Macfarlane	Parry Sound.
	2	David Patterson	McKellar P. O.
	3	Wm. Ditchburn	Rosseau.
	4	Walter Sharpe	Burk's Falls.
	5	Saml. G. Best	Maganetawan.
	6	R. B. Maw	Commanda.
	7	James Dunn	Sundridge.

List of Division Court Clerks, etc.—*Continued.*

County.	No. of Division.	Name of clerk.	Post office address.
Peel	1	J. W. Main	Brampton.
	2	H. H. Shaver	Cooksville.
	3	John Harris	Caledon.
	4	David Pearcy	Bolton.
Perth	1	D. B. Burritt	Stratford.
	2	George K. Matheson	Mitchell.
	3	E. Long	St. Mary's.
	4	G. Brown	Shakespeare.
	5	Thomas Trow	Milverton.
	6	F. W. Hay	Listowel.
Peterborough	1	Francis James Bell	Peterborough.
	2	Thomas Fraser	Norwood.
	3	Jas. McNeil	Keene.
	4	W. Sherin	Lakefield.
	5	Wm. Gallon	Apsley.
Prescott and Russell	1	David S. Buchan	L'Orignal.
	2	John Shields	Vankleek Hill.
	3	L. J. Labrosse	St. Eugene
	4	Joseph Belanger	Plantagenet.
	5	J. S. Cameron	Cumberland.
	6	A. Carson	Russell.
	7	M. J. Costello	Hawkesbury.
	8	J. Downing	Fournier.
	9	F. W. Langrell.	Alfred.
	10	Moise Rochon	Clarence Creek.
	11	Peter Stewart	Grant.
Prince Edward	1	Fred Slavin	Picton.
	2	Theodore Dodge	Milford.
	3	Charles H. Wright	Demorsetville.
	4	William C. Delong	Ameliasburg.
	5	John W. Clarke	Wellington.
	6	A. B. Saylor	Bloomfield.
	7	Geo. H. Crane	Consecon.
	8	B. E. Harrison	Waupoos.
Rainy River	1	P. H. Clark	Rat Portage.
	2	C. S. Smith	Fort Francis.
	3		
	4		
Renfrew	1	W. C. Irving	Pembroke.
	2	Hugh R. Dunn	Beachburg.
	3	George Eady, Jr.	Renfrew.
	4	James W. Tierney	Arnprior.
	5	Thomas F. Gorman	Shamrock.
	6	James Reeves	Eganville.
	7	Robert Allan	Cobden.
	8	J. C. Gurney	Rockingham.

List of Division Court Clerks, etc.—*Continued.*

County.	No. of Division.	Name of clerk.	Post office address.
Simcoe	1	W. C. McLean	Barrie.
	2	Thomas S. Graham	Bradford.
	3	Geo. Chrystal	Beeton.
	4	R. G. Campbell	Collingwood.
	5	A. Craig	Craighurst.
	6	J. P. Henderson	Orillia.
	7	J. A. Mather	New Lowell.
	8	J. G. Hood	Alliston.
	9	Ed. Gendron	Penetanguishene.
	10	J. C. Steele	Coldwater.
Stormont, Dundas and Glengarry	1	G. H. McGillivray	Williamstown.
	2	Hugh R. Macdonald	Alexandria.
	3	C. J. Mattice	Cornwall.
	4	Asaph Dawson	Dickinson's Landing.
	5	F. F. Plantz	Morrisburg.
	6	A. F. Sherman	Iroquois.
	7	M. J. Cleland	South Mountain.
	8	J. A. Cockburn	Crysler.
	9	Duncan C. McRae	Bridge End.
	10	W. Rae	Chesterville.
	11	D. McIntosh	Strathmore.
	12	John D. McIntosh	Dominionville.
Thunder Bay	1	Hugh Munro	Port Arthur.
	3	J. J. Wells	Fort William.
Victoria	1	Peter McIntyre	Woodville.
	2	Edward D. Hand	Fenelon Falls.
	3	W. C. Moore	Bobcaygeon.
	4	James D. Thornton	Omemee.
	5	Elias Bowes	Lindsay.
	6	J. F. Cunnings	Oakwood.
	7	A. C. Graham	Victoria Road.
Waterloo	1	A. J. Peterson	Berlin.
	2	James D. Webster	Preston.
	3	Michael Giverin	Galt.
	4	J. Allchin	New Hamburg.
	5	Alfred Boomer	Linwood.
	6	Wm. H. Winkler	St. Jacobs.
	7	W. D. Watson	Ayr.
Welland	1	G. L. Hobson	Welland.
	2	Paul J. Wilson	Marshville.
	3	Ernest Cruikshank	Fort Erie.
	4	Jos. G. Cadham	Niagara Falls, South.
	5	D. J. C. Munro	Thorold.
	6	A. K. Schofield	Port Colborne.

List of Division Court Clerks, etc.—*Concluded.*

County.	No. of Division.	Name of clerk.	Post office address.
Wellington	1	Geo. Howard	Guelph.
	2	Wm. Nicoll	Morriston.
	3	Hugh Black	Rockwood.
	4	James Philip	Fergus.
	5	Thomas Young	Erin.
	6	Henry Clarke	Elora.
	7	John Patterson	Drayton.
	8	Joseph Driscoll	Arthur.
	10	John Livingston	Harriston.
	11	J. C. Wilkes	Mount Forest.
Wentworth	1	H. T. Bunbury	Hamilton.
	2	F. D. Suter	Dundas.
	3	Hugh Thompson	Waterdown.
	4	W. McDonald	Rockton.
	5	J. C. Moore	Stoney Creek.
	7	J McClement	Glanford
	8	Samuel C. Wright	Binbrook.
	9	R. L. Gunn	Hamilton.
York	1	A. McL. Howard	Toronto.
	2	J. Stephenson	Unionville.
	3	Thos. F. McMahon	Richmond Hill.
	4	D. Lloyd	Newmarket.
	5	Warren P. Cole	Sutton West.
	6	A. Armstrong	Lloydtown.
	7	John Nattress	Woodbridge.
	8	Jno. Hamshaw	Toronto Junction.
	9	J. H. Richardson	West Hill.
	10	E. H. Duggan	Toronto.

TABLE C.

LIST of Division Court Bailiffs, their Post Office Addresses, the County and Number of Division in which their Courts are situated, for the Province of Ontario, up to 31st December, 1898, inclusive.

County.	No. of Division.	Name of bailiff.	Post office address.
Algoma	1	Thos. A. Cragg	Sault Ste. Marie.
	2	John Knight	Bruce Mines.
	3	J. C. McKay	Thessalon.
	4	Wm. Irving	Webbwood.
	5	Isaie Hortier	Chelmsford.
	6	Daniel McPhail	Marksville, St. Jos. Is.
Brant	1	Joseph Jackson	Brantford.
	2	Horace Huson	Paris.
	3	Geo. S. Wait	St. George.
	4	Daniel Dunn	Burford.
	5	A. M. Malcolm	Scotland.
Bruce	1	Dan'l Proctor	Walkerton.
	2	P. Corrigan	Hollywood.
		John Farquharson	Teeswater.
	3	Alex. Campbell	Kincardine.
	4	W. W. Hogg	Paisley.
	5	James Caven	Port Elgin.
	6	Gore Leggett	Underwood.
	7	Charles A. Richards	Tara.
	8	M. C. Bell	Wiarton.
	9	John McRitchie	Ripley.
	10	Wm. Laidlaw	Lion's Head.
	11	William Little	Lucknow,
	12	M. F. Ramage	Chesley.
Carleton	1	E. A. Lapierre	Ottawa.
		John Whitten	Ottawa.
	2	W. H. Hamilton	Richmond.
	3	Wm. Falls	Carp.
	4	Ed. W. Owens	Antrim.
	5	Wesley Hicks	Kars.
	6	John Watt	Metcalfe.
	7	A. Wilson	Hintonburgh.
Dufferin	1	James McQuarrie	Orangeville.
	2	E. F. Bowes	Shelburne.
	3	A. Cauthers	Stanton.
	4	James McQuarrie	Orangeville.
	5	T. W. Rounding	Grand Valley.
Elgin	1	W. W. White	Aylmer.
	2	John McKenzie	St. Thomas.
	3	John McKenzie	St. Thomas.
	4	Malcolm C. Leitch	Dutton.
Essex	1	Alois Master	Sandwich.
	2	William Kelley	Amherstburgh.
		C. Wright	Amherstburgh.
	3	John S. Middough	Kingsville.
	4	Arthur T. Munger	Harrow.
	5	Jesse T. Brown	Leamington.
	6	Charles F. Cornetel	Belle River.
	7	W. A. Milard	Windsor.
		Clement Reaume	Windsor.
	8	Daniel Sinclair	Essex.
	9	Raphael Marion	Chevalier.

List of Division Court Bailiff's, etc.—*Continued*

County.	No. of Division.	Name of bailiff.	Post office address.
Frontenac	1	George Greenwood	Wolfe Island.
	1	J. A. Gardner	Kingston.
	1	Jacob J. Gardiner	Kingston.
	2	John A. Gardner	Kingston.
	3	Edwin G. Ruttan	Sydenham.
	4	Isaac L. Smith	Verona.
	5	Wm. J. Arthur	Battersea.
	6	Joshua A. McDermott	Tichborne.
	6	John Critchelly	Plevna.
Grey	1	James Cochrane	Owen Sound.
	2	James Carson	Durham.
	3	George Brown	Meaford.
	4	George Mitchell	Clarksburg.
	5	John Wright, jr.	Flesherton.
	6	Wm. Donlon	Chatsworth.
	7	John Small	Hanover.
	8	W. G. Pickell	Markdale.
Haldimand	1	James Thorburn	Caledonia.
	2	John Farrell	Cayuga.
	3	W. R. McIndoe	Dunnville.
	4	Jno. H. Fite	Selkirk.
	5	Eli Piper	Canboro'.
	6	F. Hartwell	Jarvis.
Haliburton	1	R. C. Garrett	Minden.
	2	W. J. Austin	Haliburton.
	3	Adam Graham	Ursa.
Halton	1	J. A. Frazer	Milton.
	2	Albert E. Cross	Oakville.
	3	Alfred Benham	Georgetown.
	4	John Lawson	Acton.
	5	S. Jackson Worthington	Campbellville.
	6	J. W. Henderson	Burlington.
Hastings	1	John H. Gordon	Belleville.
	1	Jones Phillips	Belleville.
	3	W. E. Pearsall	Shannonville.
	4	W. J. Bowell	Tweed
	5	C. Butler	Stirling.
	5	H. W. Harris	Stirling.
	6	John Allen Huff	Madoc.
	7	J. L. Ferguson	Deseronto.
	9	Lewis Cruikshank	Trenton.
	9	W. D. Ketcheson	Trenton.
	10	James C. Bowen	Marmora.
	11	B. H. Sweet	Maynooth.
	12	Geo. B. Sweet	Bancroft.
Huron	1	Thos Gundry	Goderich.
	2	Joseph P. Brine	Seaforth.
	3	D. Dickenson	Clinton.
	4	Finlay S. Scott	Brussels.
	5	John Gill	Exeter.
	6	James Mallough	Dungannon.
	7	J. Ferguson	Bayfield.
	8	Francis Patterson	Wingham.
	9	John Brethauer	Wroxeter.
	10	Phillip Sipple	Zurich
	11	J. Beanes	Crediton.
	12	Richard Somers	Blyth.

List of Division Court Bailiffs, etc.—*Continued.*

County.	No. of Division.	Name of bailiff.	Post office address.
Kent	1	Charles J. Moore	Chatham.
	1	T. H. Nelson	Chatham.
	2	W. A. Gosnell	Ridgetown.
	3	Alex. Cuthbert	Dresden.
	4	W. Fellows	Blenheim.
	4	John M. Burke	Blenheim.
	5	Thomas Forham	Wallaceburg.
	6	G. A. Bobier	Thamesville.
	6	S. J. Thomas	Bothwell.
	7	M. Dillon	Merlin.
Lambton	1	Rich. Macdonald	Sarnia.
	2	J. F. Elliott	Watford.
	3	Richard L. Bobier	Florence.
	4	N. Cornwall	Sombra.
	5	Eugene Mason	Wyoming.
	6	J. G. Braddon	Thedford.
	7	John McGill	Corunna.
	8	John Sinclair	Petrolea.
	9	Wm. Irving	Alvinston.
Lanark	1	P. J. Lee	Perth.
	1	James Patterson	Perth.
	2	James D. McInnes	Lanark.
	3	John McPherson	Carleton Place.
	4	James Murray	Smith's Falls.
	5	Arthur H. Ellis	Pakenham.
	6	John Slattery	Almonte.
Leeds and Grenville	1	H. McPhail	Brockville.
	1	Matthew White	Brockville.
	2	Charles H. Row	Prescott.
	3	Edward McE. Hiscocks	Gananoque.
	4	Michael Sweeney	Kemptville.
	5	Wm. J. McCarney	Merrickville.
	6	W. H. Denaut, jr	Delta.
	6	S. R. Ransom	Delta.
	7	R. Richards	Frankville.
	8	Chester Stewart	Newboro'.
	8	Delorma Deacon	Westport.
	9	G. W. Brown	Athens.
	10	Wm. Stitt, jr	Spencerville.
	10	James P. Lawrence	Spencerville.
	11	S. J. Whaley	North Augusta.
	12	W. I. Mallory	Mallorytown.
Lennox and Addington	1	Z. Ham	Napanee.
	1	W. H. Huff	Napanee,
	2	R. R. Finkle	Bath.
	3	D. Daverne	Adolphustown.
	4	Z. Ham	Napanee.
	4	Jno. Finn	Newburgh.
	5	P. Vandewater	Centreville.
	6	John W. Denyes	Odessa.
	7	P. F. Carscallen	Tamworth.
	7	Samuel J. Sweetnam	Vennachar.
	7	P. A. Wickware	Cloyne.
Lincoln	1	Cornelius Murphy	Niagara-on-the-Lake.
	2	Richard E Boyle	St. Catherines.
	3	A. D. Lacy	Smithville.
	4	Cyrus Russ	Beamsville.

List of Division Court Bailiffs, etc.—*Continued.*

County.	No. of Division.	Name of bailiff.	Post office address.
Manitoulin	1	S. M. Fraser	Gore Bay.
	2	Ed. M. Bradley	Little Current.
	3	John Gorley	Manitowaning.
Middlesex	1	John Burns	London.
	2	Edward Manes	Parkhill.
	3	Sylvanus Gibson	Lucan.
	4	Henry Lockwood	Delaware.
	5	James Poole	Glencoe.
	6	Malcolm McIntyre	Strathroy.
	7	W. H. Shaw	Dorchester Station.
	8	Chas. E. Smith	Arva.
	9	L. W. Stevens	London.
Muskoka	1	Fred. Sanders	Bracebridge.
	2	T. M. Robinson	Gravenhurst.
	3	Wm. Rumsey	Huntsville.
	4	Francis Fowler	Port Carling.
Nipissing	1	J. B. Belanger	Sturgeon Falls.
	2	Ed. J. Smith	Mattawa.
	3	L. W. Brennan	North Bay.
	4	M. J. Powell	Sudbury.
	5	J. L. Manseau	Bonfield.
	6	L. N. Gervais	Warren.
Norfolk	1	John Allgeo	Simcoe.
	2	Orlando H. Duncombe	Waterford.
	3	D. C. Wood	Simcoe.
	4	Robert Power	Delhi.
	5	James M. Brown	Vittoria.
	6	Henry C. Ellis	Port Rowan.
	7	J. W. Massacar	Clear Creek.
	8	Hiram Fairchild	Port Dover.
Northumberland and Durham	1	R. J. Mallory	Bowmanville.
	2	David Rutherford	Newcastle.
	3	H. Sing	Port Hope.
	4	Wm. Carveth	Millbrook.
	5	O. Dean	Cobourg.
	6	Chas. S. Bradley	Grafton.
	7	Jas E. Alyea	Colborne.
	8	Jay Chapin	Brighton.
	9	Luke Berry	Warkworth
	10	Arthur Terill	Wooler.
	11	Geo. Hay	Campbellford.
Ontario	1	B. F. Campbell	Brooklin.
	2	Levi. Mackey	Greenwood.
	3	James D. Paxton	Port Perry.
	4	J. C. Widdifield	Uxbridge.
	5	R. J. Harwood	Cannington.
	6	John H. Smith	Beaverton.
	7	Joseph Fox	Millington.

List of Division Court bailiffs, etc.—*Continued.*

County.	No. of Division.	Name of bailiff.	Post office address.
Oxford	1	M. Virtue	Woodstock.
	1	M. Virtue, jr.	Woodstock.
	2	L. S. Kennedy	Richwood.
	3	George C. McKay	Embro.
	4	C. E Burgess	Burgessville.
	5	James Stirton	Ingersoll.
	6	M. Dillon	Tilsonburg.
Parry Sound	1	T. W. George	Parry Sound.
	1	Duncan McRae	French River.
	2	W. J. Moffatt	McKellar.
	3	Jas. Harvey	Rosseau.
	4	Wm. Alexander	Burk's Falls.
	5	Ed. B. Parker	Maganetawan.
	6	David Ricker	Commanda.
	7	Archibald McDonald	Sundridge.
Peel	1	Jno. W. Smith	Brampton.
	2	Wm. Henry Rutledge	Cooksville.
	3	James K. Leslie	Caledon.
	4	J. C. Switzer	Albion.
Perth	1	Thos. Tobin	Stratford.
	1	Thos. S. Tobin	Stratford.
	2	J. S. Coppin	Mitchell.
	3	William Box	St. Mary's.
	4	J. A. Donaldson	Shakespeare.
	5	W. D. Weir	Milverton.
	6	W. H. Hay	Listowel.
Peterborough	1	Thos. Laplante	Peterborough.
	2	Jas. Pengelly	Norwood.
	3	Joseph Elmhirst	Keene.
	4	Thos. Nicolls	Lakefield.
	5	W. H. Webster	Apsley.
Prescott and Russell	1	S. W. Wright	L'Orignal.
	2	Thomas Shields	Vankleek Hill.
	3	Michael Kelly	St. Eugene.
	4	Wm. Adolphus McKay	Plantagenet.
	5	Docitte Lavergne	Cumberland.
	6	Thomas Young	Russell.
	7	S. Wright	L'Orignal.
	8	C. Gates	Fournier.
	8	Napoleon Dupuis	St. Isidore.
	9	Oliver Miron	Alfred.
	10	John A. Dent	Rockland.
	11	Moise Lavoilette	Clarence Creek.
	11	Wm. D. Heron	South Indian.
	11	Eugene Parent	Casselman.
Prince Edward	1	D. A. Spencer	Picton.
	2	Marshall Palen	Milford.
	3	George Farrell	Demorestville.
	4	A. Harvey	Ameliasburg.
	5	Chas. Harrington	Wellington.
	6	Alex. McDonald	Bloomfield.
	7	Harman W. Weeks	Consecon.
	8	E. A. Williams	Waupoos.

List of Division Court bailiffs, etc.—*Continued.*

County.	No. of Division.	Name of bailiff.	Post office address.
Rainy River	1	W. H. McKay	Rat Portage.
	2	Wm. Neil	Fort Francis.
	3		
	4		
Renfrew	1	Henry Mitchell	Pembroke.
		James Millar	Pembroke.
	2	Chas. Taylor	Westmeath.
		Jno. Beaupre	Beachburg.
	3	Jno. Devine	Renfrew.
		Wm. Wilson	Arnprior.
	4	John Lyons	Arnprior.
	5	Thos. J. Gorman	Shamrock.
	6	Hugh Gallagher	Eganville.
	7	George Marshall	Cobden.
	8	John Hartney	Brudenell.
Simcoe	1	John Weymouth	Barrie.
	2	L. Algeo	Bradford.
	3	John Wilson	Tottenham.
	4	A. W. S. Cunningham	Collingwood.
	5	James Martin	Hillsdale.
	6	J. G. Wilson	Orillia.
	7	Andrew Patton	New Lowell.
	8	Thos. A. Whitesides	Alliston.
	9	Ed. E. J. Hewson	Penetanguishene.
	10	Thos. Blaney	Coldwater.
Stormont, Dundas and Glengarry	1	P. W. Robertson	Williamstown.
	2	H. J. Patterson	Maxville.
	3	Homer Stiles	Cornwall.
		R. J. Gravely	Cornwall.
	4	Simon Warner	Osnabruck Centre.
		G. S. Casseleman	Aultsville.
	5	Jacob Hopper	Morrisburg.
	6	Wm. A. Coons	Iroquois.
	7	Andrew Redmond	South Mountain.
	8	Samuel Dillobough	Crysler.
	9	Danl. McLeod	Lancaster.
	10	A. Stallmayer	Chesterville.
		Milo Knowland	Chesterville.
	11	Ed. J. Molony	McMillan's Corners.
	12	Chas. P. Robertson	Maxville.
Thunder Bay	1	Thos. Connor	Port Arthur.
	3	Thos. Connor	Port Arthur.
Victoria	1	M. F. McPhaden	Woodville.
	2	Steven Nevison	Fenelon Falls.
	3	W. R. Given	Bobcaygeon.
	4	Wm. Glass	Omemee.
	5	Peter Mitchell	Lindsay.
	6	Lyman Minthorn	Oakwood.
	7	Wm. Boden	Victoria Road.
Waterloo	1	J. Klippert	Berlin.
	2	Peter Gillies	Galt.
	3	Peter Gillies	Galt.
	4	Alex. Fraser	New Hamburg.
	5	Benj. J. Ballard	Hawkesville.
	6	Benj. J. Ballard	Hawkesville.
	7	Ed. Bourchier	Washington

List of Division Court bailiffs, etc —*Concluded.*

County.	No of Division.	Name of bailiff.	Post office address.
Welland	1	Casper Ramey	Welland.
	2	John S. Stayzer	Marshville.
	3	Irwin E. Teal	Ridgeway.
	4	Geo. E. Buckley	Niagara Falls, South.
	5	P. R. Warner	Thorold.
	6	Elias Augustine	Humberstone.
Wellington	1	John H. Doughty	Guelph.
	2	J. H. Doughty	Guelph.
	3	John W. Farriés	Rockwood.
	4	Wm. M. Frank	Fergus.
	5	James Broddy	Erin.
	6	Wm. Findlay	Elora.
	7	S. B. Trask	Drayton.
	8	David T. Small	Arthur.
	10	Henry Torrance	Clifford.
	11	A. Godfrey	Mount Forest.
Wentworth	1	Wm. Hunter	Hamilton.
	2	F. P. Hanes	Dundas.
	3	W. Harvey	Waterdown.
	4	Emerson, Clement	Troy.
	5	H. A. Combs	Stoney Creek.
	7	A. de C. Boyers	Binbrook,
	8	A. de C. Boyers	Binbrook.
	9	J. Greenfield	Hamilton.
York	1	J. M. Wingfield	Toronto.
	2	P. L. Barkey	Ringwood.
	3	P. L. Barkey	Ringwood.
	4	Wm. Malloy	Newmarket.
		A. E. Widdifield	"
		Amos H. Wilson	"
	5	R. A. Sheppard	Sutton, West.
	6	Geo. E. Reynolds	Lloydton.
	7	Wm. Suggitt	Lambton Mills.
	8	Wm. Suggitt	"
	9	Jno. Annis	Scarboro'.
	10	Peter Small	Toronto.

TABLE D.

DIVISION COURTS AND THE LIMITS OF THE RESPECTIVE DIVISIONS IN THE PROVINCE OF ONTARIO.

DISTRICT OF ALGOMA.

1.—Bounded west by Thunder Bay District, 85th parallel of west longitude, and east by Barr River, including all the islands in front.

2.—Bounded west by Barr River, and east by the westerly boundary of the Townships of Thessalon River, Kirkwood, Bridgeland and Houghton, and by said boundary line of the last three named townships, produced northerly.

3.—Bounded west by the westerly boundary of the Townships of Thessalon River, Kirkwood, Bridgeland and Houghton, and the boundary line of the last named three townships, produced northerly, and on the east by the eastern boundary of the Township of Sprague, produced northerly.

4.—Bounded on the west by the boundary line between the Townships of Sprague and Lewis, produced north to the northern boundary of the District of Algoma, thence along the northern boundary of the said district, thence south along the eastern boundary to the waters of Lake Huron, thence westerly along the southern boundary of the District of Algoma, to a point opposite the boundary line between the Townships of Sprague and Long, thence northerly to said last-mentioned boundary line, thence easterly along the said southern boundary line of the Township of Sprague to the place of beginning, except the territory comprised in the limits of Division No. 5.

5.—The Townships of Rayside, Balfour, Snyder, Creighton, Fairbank, Dowling, Lanark, Morgan, Lumsden, Carscaden, Cartier, Ermatinger, Hart, Hess, Moncreif and Craig, and all those portions of Algoma lying adjacent to the main line of the Canadian Pacific Railway, south of said railway and west of the westerly boundary of the Township of Moncreif to the westerly boundary of the Provisional Judicial District of Algoma, and all that portion of the said district lying north of the said C. P. R. and west of the said westerly boundary of the said Township of Moncreif. And that such portions of the said territory above described as has been and is a portion of the other Division Court divisions in said district shall be separated from such several divisions; and that the said divisions are altered accordingly.

6.—Consisting of St. Joseph's Island.

COUNTY OF BRANT.

1.—The City of Brantford and that part of the Township of Brantford not included in the other divisions hereinafter described. The Townships of Onondaga and Tuscarora, and that part of the Township of Brantford lying south of the main road from Brantford to Hamilton and east of Fairchild's Creek.

2.—The Town of Paris and the part of South Dumfries west of the line between lots 18 and 19, and that part of the first concession of the Township of Brantford lying west of a continuation of the last-mentioned line.

3.—The remainder of the Township of South Dumfries and of the first concession of the Township of Brantford.

4.—The ten northern concessions of the Township of Burford, and that part of the 2nd, 3rd, 4th and 5th concessions of the Township of Brantford, west of the line between lots numbers 10 and 11, and that portion of the Kerr tract west of a continuation of the last-mentioned line.

5.—The Township of Oakland, the four southern concessions of the Township of Burford and lots numbers 1 to 5, inclusive, in the ranges east and west of the Mount Pleasant Road, in the Township of Brantford, adjoining the Township of Oakland.

COUNTY OF BRUCE.

1.—The Town of Walkerton and the Township of Carrick, and all the Township of Brant, south of the line between the 11 and 12th concessions, in lots up to No. 25, and south of the line between concessions 9 and 10, in lots 26 to 34, inclusive.

2.—The Village of Teeswater, all the Township of Culross, and that part of the Township of Greenock lying south of the line between the 11th and 12th concessions.

3.—The Town of Kincardine and that part of the Township of Kincardine lying south of a line drawn between the 9th and 10th concessions.

4.—The Village of Paisley and that part of the Township of Brant lying north of a line drawn between the 11th and 12th concessions of the Township of Brant.

That part of the Township of Elderslie, except lots 16 to 36, both inclusive, in concessions 12, 13 and 14 of said Township, except so much of said Township as lies south of concession 12 and east of lot 25, and so much of the Township of Brant as lies north and east of lot 25.

All the Township of Greenock lying north of a line drawn between concessions 11 and 12 of said Township.

Lots 26 to 35, both inclusive, in the 8th, 9th, 10th, 11th, 12th, 13th and 14th concessions of the Township of Bruce; and that part of the Township of Saugeen lying east of a line between lots 28 and 29, and south of the production of the town line between the Townships of Arran and Elderslie to the Saugeen River.

5.—All Saugeen Township not included in No. 4, all that part of the Township of Arran lying west of a line between lots 10 and 11 and north of Arran Lake and the outlet of said lake, and that part of the Township of Amabel lying north of the 10th concession and west of the eastern boundary of concession C. of Amabel, and the Villages of Port Elgin and Southampton.

6.—The Village of Tiverton, and that portion of Kincardine Township north of a line drawn between concessions 9 and 10 in said Township, and all the Township of Bruce, except that part included in No. 4.

7.—That part of the Township of Elderslie not included in No. 4, and that part of Arran Township not included in No. 5, that part of the Township of Amabel which lies south of the 8th concession and east of concession lettered C in said Township, and the said Village of Tara.

8.—The village of Wiarton, the Township of Albemarle, and that part of the Township of Amabel lying north of a line between the 9th and 10th concessions.

9.—All the Township of Huron.

10.—All the Townships of Eastnor, Lindsay and St. Edmunds.

11.—The Village of Lucknow; all of the Township of Kinloss.

12.—The Village of Chesley; that part of the Township of Elderslie lying east of the 25th side line and south of 12th concession of the said Township; all that part of the Township of Brant lying east of the 25th side line and north of the 9th concession of said Township.

COUNTY OF CARLETON.

1.—Comprising all the City of Ottawa, and the Township of Gloucester, to lot 15, inclusive, Rideau front and concessions 1 to 6, inclusive, Ottawa front and the islands in the Ottawa River opposite thereto.

2.—All the Township of Goulbourn; the 8th, 9th and 10th concessions of the Township of Marlborough; all that portion of the Township of Nepean south of the River Goodwood; and the 4th, 5th and 6th concessions thereof north of the same river to the boundary line between lots 20 and 21 in the last mentioned concesssions.

3.—All the Township of Huntley, and all the Township of March, except lots 1 to 5, inclusive, in concessions 1, 2, 3 and 4 thereof.

4.—All the Townships of Fitzroy and Torbolton.

5.—All the Township of North Gower; Long Island in the Rideau River and 1st, 2nd, 3rd, 4th, 5th, 6th and 7th concessions of Marlborough.

6.—All the Township of Osgoode; the 6th, 7th and 8th concessions Ottawa front and from lots 16 to 30, inclusive, of the Rideau front of the Township of Gloucester.

7.—All the Township of Nepean, except the City of Ottawa, and the part of the said Township lying south of the River Goodwood and concessions 4, 5 and 6 north of said River Goodwood to the boundary line between lots 20 and 21 in the said last mentioned concessions, and including also lots 1 to 5, inclusive, in concessions 1, 2, 3 and 4 in Township of March.

COUNTY OF DUFFERIN.

1.—The Town of Orangeville, the Township of East Garafraxa, and all that portion of the Township of Amaranth lying south of the southerly boundary of lot number 26, in each concession of the Township of Amaranth.

2.—The Village of Shelburne, the Township of Melancthon, and all that portion of the Township of Amaranth lying north of the southerly boundary of lot number 26, in each concession of the Township of Amaranth.

3.—The Township of Mulmur.

4.—The Township of Mono.

5.—The Township of East Luther.

COUNTY OF ELGIN.

1.—The Townships of Bayham, Malahide and South Dorchester.

2.—The Townships of Southwold and Yarmouth (except the City of St. Thomas.)

3.—The City of St. Thomas.

4 —The Townships of Aldborough and Dunwich.

COUNTY OF ESSEX.

1.—Town of Sandwich and Township of Sandwich West.

2.—Town of Amherstburg and Townships of Alden and Anderdon.

3.—The Village of Kingsville, and all that part of the Township of Gosfield not included in Division No. 8.

4.—The Township of Colchester South, and all that part of Colchester North, south of the 9th concession, exclusive of the said concession and the lots on both sides of Malden street.

5.—Township of Mersea and Village of Leamington.

6.—The Township of Rochester, the Village of Belle River, the first concession of the Township of Maidstone, and all north of the Middle Road in said Township of Maidstone.

7.—Town of Windsor, the Town of Walkerville and all part of Sandwich East, north of the Talbot Street range.

8.—The Town of Essex, all that part of the Township of Maidstone lying west of the first concession and south of the Middle Road; so much of Sandwich East as is south of Talbot street, including the lots on both sides of said street to Nos. 306 and 307; all of Colchester north of the 9th concession, including said concession and lots on both sides of Malden Street, and all that part of Gosfield lying north of concession 6, and extending as far east from the limits between Gosfield and Colchester as lot No. 12, including such lot in each concession north of concession 6, inclusive.

9.—The Townships of Tilbury West and Tilbury North.

COUNTY OF FRONTENAC.

1.—City of Kingston, Township of Garden Island, Wolfe Island, Howe Island, and part of the Township of Pittsburg.

2.—Cataraqui, comprising the Township of Kingston and the Village of Portsmouth.

3.—Loughboro,' comprising the Townships of Loughboro' and Bedford.

4.—Verona, comprising the Townships of Portland and Hinchinbrooke.

5.—Sudbury, comprising the Township of Storrington and part of the Township of Pittsburg.

6.—Comprising the Townships of Kennebec, Olden, Oso, Barrie, Clarendon, Palmerston, Miller, North Canonto and South Canonto.

COUNTY OF GREY.

1 —The Town of Owen Sound, the Village of Brook, and the Townships of Derby, Keppel, Sarawak and Sydenham.

2.—The Town of Durham, the Township of Egremont, and those portions of the Townships of Bentinck, Normanby and Glenelg as follows :—That part of the Township of Bentinck lying east of the line between lots 30 and 31 in the 1st, 2nd and 3rd concessions south of the Durham Road, and in concessions 1, 2 and 3 north of the Durham Road, and east of the line between lots 15 and 16 in concessions 4, 5, 6 7, 8, 9, 10, 11, 12, 13, 14 and 15 thereof. That part of the Township of Normanby lying east of the line between lots 20 and 21, in the 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th and 18th concessions, and all the Township of Glenelg, excepting that portion lying east of the line between lots 10 and 11 in the 7th, 8th, 9th, 10th, 11th 12th, 13th, 14th and 15th concessions thereof.

3.—The Town of Meaford, the Township of St. Vincent, and that part of the Township of Euphrasia lying west of the line between the 6th and 7th concessions and north of the line between lots 15 and 16.

4.—The Township of Collingwood and the east half of the Township of Euphrasia excepting that part thereof lying west of the line between the 4th and 5th concessions and south of the lots between lots 12 and 13, and east half of the Township of Osprey

5.—The Township of Proton, the west half of the Township of Osprey, and those parts of the Township of Artemesia, consisting of the ranges of lots lying parallel to the Toronto and Sydenham Road, and south of the line between lots 130 and 131, and concessions 1, 2 and 3 south of the Durham Road, and 1, 2, 3, 4, 5 and 6 north of the said Durham Road, and those portions of concessions 7, 8 and 9 lying east of the ranges of lots parallel with the Toronto and Sydenham Road, and those portions of concessions 10, 11, 12, 13 and 14 lying east of the line between lots 30 and 31.

6.—The Township of Sullivan and the Township of Holland, excepting those portions of concessions 9, 10, 11 and 12 lying south of the line between lots 15 and 16, and those portions of concessions 7 and 8 west of the ranges of lots lying parallel with the Toronto and Sydenham Road, and the ranges of lots lying parallel with the Toronto and Sydenham Road; and south of the line between lots 50 and 51.

7.—All the lots from 1 to 30, inclusive, in the three concessions south, and the three concessions north of the Durham Road, in the said Township of Bentinck; and all the lots from 1 to 15 inclusive, in the 12th concession, from the 4th to the 5th concessions inclusive, of the said Township of Bentinck; and all the lots from 1 to 20 inclusive, in all the concessions from 4 to 18 inclusive, in the Township of Normanby aforesaid.

8.—All the lots from 51 to 130, inclusive, in all the concessions from parallel to (and being north-east and south-west) of the Toronto and Sydenham Road, in the Townships of Artemesia, Glenelg, and Holland aforesaid; all lots to the westward of the dividing line between lots 30 and 31, in all the concessions from 10 to 14 inclusive, and all the lots from 1 to 5 in the 7th, 8th and 9th concessions, inclusive, which lie to the south west of the 3rd concession, south-west of the said Toronto and said Sydenham Road, in the said Township of Artemesia; all the lots from 1 to 12, inclusive, in concessions 5 and 6, and the lots from 1 to 15, inclusive, in the concessions from 7 to 12, inclusive, in the Township of Euphrasia; all lots south of the allowance for road between lots 15 and 16 in the 9th, 10th, 11th and 12th concessions, and from lots 25 to 30, inclusive, in the 7th concession, and lots 28, 29 and 30, in the 8th concession of the said Township of Holland; and all the lots lying east of the allowance for road between lots 10 and 11, in all the concessions from 7 to 15, inclusive, in the said Township of Glenelg

COUNTY OF HALDIMAND.

1.—All the Townships of Seneca except the first and second concessions the Young tract, and the property of the late Richard Martin, and the late Robert Weir; all the Township of Oneida, except the first range north of the Cayuga line; the Dennis tract and the lots southerly of said tract.

2.—The whole of the Township of North Cayuga, except that portion thereof lying north-east of side line between lots 12 and 13; the first and second concessions of the Township of Seneca, except that portion thereof lying north-east of the side line between lots 12 and 13; the Young tract and the lands of the late Robert Weir and the late Richard Martin, Esquires; the first range of Oneida and north of Cayuga line; also the Dennis tract and River lots lying south.

3.—The Townships of Moulton, Sherbrooke and Dunn, including the Village of Dunnville.

4.—The Townships of South Cayauga and Rainham.

5.—The Township of Canboro,' and those portions of North Cayuga and Seneca not included in the other divisions.

6.—The Township of Walpole.

COUNTY OF HALIBURTON.

1.—The Townships of Glamorgan and Snowden, except that portion of both included in the third division, and all of the Townships of Snowden, Lutterworth, Minden, Anson, Stanhope, Hindon, Sherbourne and McClintock.

2.—The Townships of Dysart, Guilford, Havelock, Livingston, Lawrence, Eyre, Harburn, Dudley, Harcourt, Bruton, Clyde and Nightingale and that portion of Monmouth not included in the third Division.

3.—The Township of Cardiff, the Township of Monmouth (except lots 1 to 19 inclusive) in the 13th, 14th, 15th, 16th and 17th concessions; the south 12 concessions of the Township of Glamorgan, and from lot 21, inclusive, to the eastern boundary in the south six concessions of Snowden.

COUNTY OF HALTON.

1.—All the territory comprised in the new survey of the Township of Trafalgar, and the first ten lots in concessions 1, 2, 3, 4, 5 and 6 in the Township of Esquesing, and the first five lots in concessions 7, 8, 9, 10 and 11 in said township.

2.—That part of the Township of Trafalagar known as the Old Survey.

3.—All the rest of the territory comprised in concessions 8, 9, 10 and 11 in the Township of Esquesing not comprised in the first division.

4.—All the rest of the territory comprised in concessions 1, 2, 3, 4, 5, and 6 in the Township of Esquesing.

5.—The Township of Nassagaweya.

6.—The Township of Nelson.

COUNTY OF HASTINGS.

1.—To comprise the City of Belleville and the Township of Thurlow; also all that portion of the Township of Sidney lying south of the 8th concession, and east of the line between lots 18 and 19.

2.—(Order made discontinuing this court, from 1st of March, 1897. The territory to be divided amongst the 1st, 5th and 9th courts as given under these respective divisions.)

3.—The Township of Tyendinaga, except that part called Deseronto.

4.—The Township of Hungerford.

5.—All that part of the Township of Sidney which lies to the north of the 8th concession, and to the east of lot No. 6 in each concession north of the 8th concession, and all that part of the Township of Rawdon, which lies to the south of the 9th concession, and that part of the Township of Huntingdon south of the 6th concession; also Block A. and lots 1, 2, 3, 4, 5 and 6 in the 8th and 9th concessions of the Township of Sidney, (heretofore forming part of the 2nd division) together with all that portion of the Township of Sidney lying north of the 7th concession, and east of the line between lots 6 and 7.

6.—The Townships of Madoc, Tudor, Limerick, excepting that part lying north of the 10th concession, and also that part lying west of lot 25 in the different concessions south of the 11th concession of said township, and including all that part of the Township of Huntingdon north of the 6th concession of said township, the Townships of Elzevir, Grimsthorpe, Cashel, excepting that part of Cashel lying north of the 10th concession of the said Township.

7.—The Village of Deseronto.

9.—The Town of Trenton, and all that part of the Township of Sidney which lies to the west of lot 7 in each of the concessions of the township, including Mill Island. Also, all of said Township of Sidney lying south of the 8th concession and west of the line between 18 and 19, and east of the line between lots 6 and 7.

10.—The Townships of Marmora, Lake, and all that part of the Township of Rawdon which lies to the north of the 8th concession.

11.—The Townships of Herschell, Monteagle, Carlow, Bangor, Wicklow and McClure.

12.—The Townships of Wollaston, Faraday, Dungannon, Mayo, and all that part of the Township of Cashel lying north of the 10th concession of said township, and all those parts of the Township of Limerick lying north of the 10th concession, and west of lot No. 25 in the several concessions of the said Township of Limerick.

COUNTY OF HURON.

1.—Comprising that part of the Township of Goderich to the north of the Cut Line and the Huron Road until the same meets the road allowance between the 13th and 14th concessions ; then back along the Huron Road to its junction with the Cut Line ; then west by the road allowance between concessions 11 and 12 to the River Maitland ; then along the River Maitland to Goderich, together with the Township of Colborne.

2.—Comprising the Township of McKillop, the Town of Seaforth, and all that portion of the Township of Tuckersmith not included in the third division, south of the blind line between the 7th and 8th concessions of the said Township of Hullett.

3.—Comprising the Township of Hullett ; that part of the Township of Goderich not included in Nos. 1 and 7 ; 1st, 2nd, 3rd and 4th concessions Township of Stanley ; 1st and 2nd concession Township of Tuckersmith, L.R.S., north of lot 15, and that portion west of side road between lots 25 and 26, H.R.S., and Town of Clinton.

4.—Comprising the Township of Grey ; all of the Township of Morris east of side road between lots numbers 10 and 11 (which is not included in No. 12), and the Village of Brussels.

5.—Comprising the Township of Usborne and Stephen, and the Village of Exeter.

6.—Comprising the Townships of Ashfield and West Wawanosh, except that portion east of Maitland River.

7.—Comprising the Township of Goderich south of Cut Line and Huron Road until the same joins the road between the 12th and 14th concessions of the Township of Goderich; thence along the said concessions until the same joins the River Bayfield; all Stanley not included in number 3; and the Village of Bayfield.

8.—Comprising the Village of Wingham, the Township of Turnbury; all that part of East Wawanosh not included in number 12, and all the Township of Morris not included in Nos. 4 and 12.

9.—Comprising the Township of Howick and the Village of Wroxeter.

10.—Comprising the Township of Hay.

11.—Comprising the Township of Stephen.

12.—Commencing at the north-east angle of the Township of Hullett, thence southerly along the easterly boundary of the said Township of Hullett to the blind line, between the 7th and 8th concessions of said township; thence westerly along said line to the western boundary of the township; thence northerly along the westerly boundary of the township to the Maitland River at the south eastern corner of the Maitland Block; thence along the said river northerly till the western boundary of East Wawanosh is reached; thence northerly along said westerly boundary to the road running between the 6th and 7th concessions of said Township of East Wawanosh; thence easterly along said road to the easterly limit of said township; thence northerly along the gravel road to the road running between the 5th and 6th concessions of the Township of Morris; thence easterly along said road to the line between lots 10 and 11; thence southerly along said line between the 6th and 7th concessions; thence easterly along said line to the line between lots 15 and 16; thence southerly to the boundary line between the Townships of Morris and Hullett; thence easterly to the place of beginning, including the Village of Blyth.

COUNTY OF KENT.

1.—The First Division to consist of the Town of Chatham and that part of the Townships of Dover East and West to the south of the 12th and 13th concession line of the Township of Dover East; and that part of the Township of Chatham south of the 12th and 13th concession line, and west of the side road between lots 12 and 13, from the first mentioned 12th and 13th concession line to the 5th and 6th concession line, and all south of the said 5th and 6th concession line of said township; that part of the Township of Harwich north of 5th and 6th concession line, by the eastern boundary; that part of the Township of Raleigh north of the 16th concession to the west side road between lots 12 and 13 north to the 6th and 7th concession line, and all of the said township north of the said last mentioned line, and that part of the Township of Tilbury East north of the 4th concession.

2.—The Second Division to consist of that part of the Township of Howard south of the 2nd and 3rd concession line by the eastern boundary (known as the Botany Road), and that part of the Township of Orford south of the 10th and 11th concession line of said township.

3.—The Third Division to consist of all that part of the Gore of Camden lying west of the 10th and 11th concession line, and that part of the Township of Camden lying west of the side line between lots 6 and 1; the Village of Dresden; and that part of the Township of Chatham north of the 5th and 6th concession line and east of the side road between lots 12 and 13.

4.—The Fourth Division to consist of that part of the Township of Harwich south of the 5th concession of the eastern boundary, and south of the third concession by the western boundary, and that part of Raleigh south of the 15th concession and east of the side road between lots 12 and 13, and the road to the Lake shore through lot 146 on the Talbot road.

5.—The Fifth Division to consist of the Village of Wallaceburg, the Gore of Chatham, and that part of the Township of Chatham northwest of the 12th and 13th concession line and west of the said road between lots 12 and 13, and that part of Dover East lying north of the 12th and 13th concession side road.

6.—The Sixth Division to consist of that part of the Township of Howard north of the Botany road aforesaid, and of that part of the Township of Oxford north of the 10th and 11th concession line, the Township of Rone, the Town of Bothwell, the Village of Thamesville, and that part of the Gore of Camden east of the 10th and 11th concession line, and that part of the Township of Camden east of the side line between lots 6 and 7.

7.—The Seventh Division to consist of that part of Tilbury East south of the 3rd concession, the Township of Romany, and that part of the Township of Raleigh, south of the 6th and 7th concession line and west of the side road between lots 12 and 13 in the said township, and the road through lot 147 on Talbot road.

COUNTY OF LAMBTON.

1.—The external boundaries of the Township of Sarnia and the Town of Sarnia.

2.—The external boundaries of the Township of Warwick, including that portion of the Village of Arkona south of the township line.

3.—The external boundaries of the Townships of Euphemia and Dawn.

4.—The external boundaries of the Township of Sombra.

5.—The external boundaries of the Township of Plympton.

6.—The external boundaries of the Township of Bosanquet, including that portion of the Village of Arkona north of the township line

7.—The external boundaries of the Township of Moore.

8.—The external boundaries of the Township of Enniskillen.

9.—The external boundaries of the Township of Brock.

COUNTY OF LANARK.

1.—The Townships of Drummond, Bathurst, South Sherbrooke, Burgess North, and that part of the Township of Elmsley North, north of the Rideau River, within the County of Lanark and west of lot No. 12 in each concession.

2.—The Townships of Lanark, Dalhousie, Darling, Lavant and North Sherbrooke.

3.—The Township of Beckwith, and the first six lots in the first seven concessions of the Township of Ramsay.

4.—The Township of Montague, and that part of the Township of North Elmsley from lot No. 1 to lot No. 12, in each concession, both inclusive.

5.—The Township of Pakenham.

6.—The Township of Ramsay, with the exception of the first six lots on the first seven concessions of the said township.

UNITED COUNTIES OF LEEDS AND GRENVILLE.

1.—To consist of the 1st, 2nd, 3rd, 4th, 5th, 6th and 7th concessions and broken front of the Township of Elizabethtown, and the concession roads between them.

2.—To consist of the 1st, 2nd, 3rd, 4th and 5th concessions, and broken front, and that part of the 6th, 7th and 8th concessions from the town line of Edwards burgh, to lot No. 18, inclusive of the Township of Augusta, and the concession roads between them.

3.—To consist of the 1st, 2nd, 3rd, 4th and 5th concessions and broken front of the Townships of Leeds and Lansdowne, respectively, and the concession roads between them.

4.—To consist of the Township of South Gower, the Township of Oxford from the west side line of lots numbers 11 in all the concessions of the eastern boundary of the township, and the gore of land between South Gower, Oxford and Edwardsburgh.

5.—To consist of the Township of Wolford (except the 7th and 8th concessions and the allowance of roads within and between them), lots No. 1 to 10 inclusive, in the 1st, 2nd, 3rd, 4th, 5th, 6th, 7th and 8th concessions of the Township of Oxford, and the allowance of roads within and between them.

6.—To consist of the Townships of Bastard and Burgess, and those parts of the Townships of Leeds and Lansdowne, on the north side of the rear of the 5th concession in each, respectively.

7.—To consist of the Townships of Kitley and Elmsley.

8.—To consist of the Townships of North Crosby and South Crosby.

9.—To consist of that part of the Townships of Escott and Yonge, in rear of the 4th concession of Yonge, and in the rear of the 6th concession of Escott; that part of the Township of Elizabethtown, in rear of the 7th concession, and west of lot number 18 in the 8th, 9th, 10th and 11th concessions, and the allowances for roads embraced therein.

10.—To consist of the Township of Edwardsburg.

11.—To consist of that part of the Township of Augusta, in rear of the 5th concession and west of lot number 18, in the 6th, 7th and 8th concessions; the whole of the 9th and 10th concessions of the Township of Augusta; the Gore between the Townships of Oxford, Wolford and Augusta; that part of the Township of Elizabethtown in rear of the 7th concession, and east of the commons, between lots number 18 and 19 in the 8th, 9th and 10th concessions; the 7th and 8th concessions of the Township of Wolford; lots numbers 1 to 10, inclusive, in the 9th and 10th concessions of the Township of Oxford; and the allowances for roads embraced therein.

12.—To consist of the 1st, 2nd, 3rd and 4th concessions and broken front of the Township of Yonge; the 1st, 2nd, 3rd, 4th, 5th and 6th concessions and broken front of the Township of Escott, and the allowance for roads embraced therein.

The said 1st, 2nd, 3rd and 12th Divisions shall, respectively, embrace and comprehend within their limits those portions of the River St. Lawrence, and Islands therein, within the exterior side lines of which such portions of said river and islands would lie and be, if such exterior side lines were produced and extended in that direction to the utmost limits of the Province.

COUNTY OF LENNOX AND ADDINGTON.

1.—The Town of Napanee; Township of Richmond; all that part of North Fredericksburgh and Adolphustown lying north of Hay Bay; and all that part of North Fredericksburgh lying north of Big Creek.

2.—Comprises 1st concession of Ernestown, the Village of Bath, the Township of Amherst Island, and the 2nd, 3rd and 4th concessions of the said Township of Ernestown, from the west limits thereof to the west limit of lot No. 21 in each concession.

3.—Township of South Fredericksburgh and all that part of North Fredericksburgh and Adolphustown, not included in Division No. 1.

4.—1st, 2nd and 3rd concessions of the Township of Camden and the Village of Newburg.

5.—All that part of the Township of Camden not included in Division No. 4.

6.—All that portion of the Township of Ernestown not included in the limits of Division No. 2.

7.—Townships of Sheffield, Kalada, Anglesea, Abinger, Effingham, Ashby and Denbigh.

COUNTY OF LINCOLN.

1.—The Town and Township of Niagara.

2.—The Township of Grantham (including the City of St. Catharines, the Villages of Merriton and Port Dalhousie), and the Township of Louth.

3.—The Townships of Caistor and Gainsborough, and the 9th concession of the Township of Grimsby, including the 1st and 2nd ranges as part of the said concession.

4.—The Villages of Grimsby and Beamsville; the Township of Clinton and the Township of Grimsby, except the 9th concession and 1st and 2nd included as part of the said 9th concession.

DISTRICT OF MANITOULIN.

1.—The Town of Gore Bay, the Townships of Gordon, Allan, Campbell, Mills, Burpee, Robinson, Dawson, the islands known as Cockburn, Barrie, Clapperton and the Duck Islands and that part of the Township of Billings lying west of the road allowance between lots fifteen and sixteen in the several concessions thereof and so much of the Township of Carnarvon as lies west of Lake Mindemoya and north of the line between the sixth and seventh concessions thereof.

2.—The Town of Little Current, the Township of Howland and those parts of the Townships of Sheguindah and Bidwell, lying north of the line between the sixth and seventh concessions of Sheguindah, and fourth and fifth concessions of the Township of Bidwell, and the sixth and seventh concessions of the line between lots seventeen and eighteen in the Township of Billings, and the adjacent islands lying north and east of the said Townships, except the Clapperton Island.

3.—Manitowaning, the Townships of Assiginack, Tehkummah and Sandfield and those parts of the Township of Sheguindah lying south of the line between the sixth and seventh concessions of Sheguindah, and fourth and fifth concessions of the Township of Bidwell, and the sixth and seventh concessions of the Township of Billings to the line between lots seventeen and eighteen of said township, and the Township of Carnarvon, except so much of the same as lies west of Mindemoya Lake, and all that part of Manitoulin lying east of the Township of Assiginack, Manitowaning and South Bays and the islands adjacent thereto.

COUNTY OF MIDDLESEX.

1.—That part of the City of London lying to the west of Maitland street, with that portion of the Township of London lying south of the line between the 4th and 5th concessions and west of the said street, produced northerly or a line in the same direction to the line between the said 4th and 5th concessions, and with that portion of the Township of Westminster lying west of the main road leading south from Clarke's Bridge across the Thames; south to the line between the 1st and 2nd concessions; and westerly to the line between lots 42 and 43, and extending northerly to the River Thames; and also including the Village of London West.

2.—The Villages of Parkhill and Ailsa Craig, the Townships of East Williams and West Williams, and that portion of the Township of Lobo lying north of the line between the 11th and 12th concessions ; and east of the line between lots numbers 12 and 13.

3.—The Townships of McGillivray and Biddulph and the Village of Lucan.

4.—The Township of Delaware, with that portion of the Township of Westminster west of the line between lots 30 and 31 in the second concession ; then southerly on the line between lots 20 and 21, to the southerly limit of the township, including all west of said line, and also including all that portion of the front of said Township of Westminster, lying west of the line between lots numbers 42 and 43, not included in the first division ; with that portion of the Township of Caradoc lying south of the line between the 5th and 6th concessions, to the River Thames ; and with that portion of the Township of Lobo, lying south of the line, between the 6th and 7th concessions, to the River Thames.

5.—The Townships of Exfrid and Mosa, including the Villages of Wardsville, Newbury and Glencoe.

6.—Townships of Adelaide and Metcalfe ; the Town of Strathroy, with that portion of the Township of Caradoc lying north of the line, between the 3rd and 4th concessions ; with that portion of the Township of Lobo which lies north of the 6th concession and west of the line between lots 12 and 13 of the said township.

7.—The Township of North Dorchester, north and south of the River Thames ; that portion of the Township of West Nissouri which lies south of the line between lots 14 and 15 ; and with that portion of the Township of Westminster lying south of the line between the 1st and 2nd concessions, and east of the line between lots 30 and 31 in the second concession, and thence east of the line between lots 27 and 21, continued south to the southerly limit of the said Township of Westminster.

8.—All that portion of the Township of London which lies north of the line between the 4th and 5th concessions ; that portion of the Township of Lobo which lies north of the line between the 6th and 7th concessions, and east of the line between lots 12 and 13, to the line between the 11th and 12th concessions, and with all that portion of the Township of West Nissouri which lies north of the line between lots numbers 14 and 15.

9.—That part of the City of London lying east of Maitland street ; that part of the Township of London lying south of the line between the 4th and 5th concessions and east of the said street, produced northerly or in a line in the same direction to the line between the said 4th and 5th concessions ; and that part of the Township of Westminster lying north of the line between the 1st and 2nd concessions, and east of the main road leading south from Clarke's Bridge across the Thames.

DISTRICT OF MUSKOKA.

1.—The Village of Bracebridge, and the Townships of Macaulay, McLean, Ridout, Monck and Cardwell, concessions 1, 2, 3, 4, 5, 6, 7, 8 and 9 in the Townships of Stephenson, Bruce and Franklin, and that part of the Township of Watt, situated east of lot 21, in the several concessions thereof; and concessions 7, 8, 9, 10, 11, 12 and 13 in the Townships of Muskoka and Draper.

2.—The Village of Gravenhurst; the Townships of Morrison, Ryder and Oakley, and concessions 1, 2, 3, 4, 5 and 6 of the Townships of Muskoka and Draper.

3.—The Village of Huntsville; the Townships of Stisted, Chaffey and Sinclair; an concessions 10, 11, 12, 13 and 14 in the Townships of Stevenson, Brunel and Franklin.

4.—The Townships of Wood, Medora and Humphrey, and that part of the Township of Watt situated west of lot 21 in the several concessions thereof.

DISTRICT OF NIPISSING.

1.—To be composed of the Townships of Springer, Field, Badgerow, Caldwell and all that part of the District of Nipissing which is situated west of the line between the Indian Reserve and the Township of Widdifield, produced north and south, to the boundary of the said district and east of the eastern boundary of the fourth division.

2.—To be composed of the Townships of Mattawan, Olrig, Calvin, Papineau, Lauder, Pentland, Boyd, Osler, McLaughlin, Canisby, Sabine, Lyell, Airy, Murchison and Robinson, and all that part of the District of Nipissing situated east of the line between the Townships of Bonfield and Calvin, produced south to the provisional County of Haliburton, and east of the line between the Townships of Phelps and Olrig, produced north to the Ottawa River.

3.—To be composed of the Townships of Widdifield, Merrick, Mulock, Phelps, Ferris-Chisholm, Ballantyne, Wilkes, Biggar, Paxton, Butt, Devine, Hunter, McCraney, Finlayson, Peck and all that part of the District of Nipissing situated west of the line between the Townships of Phelps and Olrig, produced north to the Ottawa River and east of the eastern boundary of first division.

4.—To be composed of the Townships of McKim, Neelon, Dryden, Blezard and all that part of the District of Nipissing which is situated west of the line between the said Township of Awrey and the Township of Hagar, produced north and south to the boundary of the said district

5.—To be composed of the Townships of Bonfield and Boulter.

6.—To be composed of Awrey, Hagar, Rutter, Hugel, Kirkpatrick, Dunnett, Appleby and Hawley, together with that portion of the said District of Nipissing lying north and south of the said district townships between lines produced northerly and southerly along the easterly and westerly boundaries of the said division.

7.—To be composed of the townships of Lorain, Buckley, Dymond, Harris, Casey, Brethour, Harley, Hilliard, Ingram, Hudson, Kerns, Armstrong, Evanturell, Marter, Henwood. Beauchamp, Dack, Chamberlain, Pacaud, Bryce, Robillard, Savard, Marquis, Otto, Eby, Blain and Sharpe, and those portions of the unsurveyed parts of the said District lying northerly of the line marking the northerly boundary of the township of Wyse, produced westerly till it meets the line between the townships of Badgerow and Hugel, produced northerly for a distance of eighteen miles and easterly of the last mentioned line, produced northerly to the boundary of the said district.

COUNTY OF NORFOLK.

1.—The Town of Simcoe, the Gore of the Township of Woodhouse, and all that part of said township lying west of the side line between lots 5 and 6, together with that part of the 4th, 5th and 6th concessions lying west of the side line between lots 12 and 13.

2.—The Township of Townsend, and the Village of Waterford.

3.—The Township of Windham.

4.—The Township of Middleton, and the Village of Delhi.

5.—The Township of Charlotteville.

6.—The Townships of North Walsingham, South Walsingham and the Village of Port Rowan.

7.—The Township of Houghton.

8.—The Village of Port Dover, and that part of the Township of Woodhouse not included in Division No. 1, viz.: all that part of the 1st, 2nd and 3rd concessions lying east of the side line between lots 5 and 6, and that part of the 4th, 5th and 6th concessions lying east of the said line, between lots 12 and 12 in said township.

UNITED COUNTIES OF NORTHUMBERLAND AND DURHAM.

1.—Townships of Cartwright and Darlington, and the Town of Bowmanville.

2.—Township of Clarke and Village of Newcastle.

3.—Township of Hope and Town of Port Hope.

4.—Townships of Caven, Manvers, South Monaghan and Village of Millbrook.

5.—Township of Hamilton and Town of Cobourg.

6.—Townships of Haldimand and Alnwick.

7.—Township of Cramahe and Village of Colborne.

8.—Township of Brighton and Village of Brighton.

9.—Township of Percy and Village of Hastings.

10.—Township of Murray.

11.—Township of Seymour and Village of Campbellford.

COUNTY OF ONTARIO.

1.—Including the Townships of Whitby and East Whitby and the Towns of Whitby and Oshawa.

2.—The Township of Pickering.

3.—The Townships of Reach and Scugog and the Village of Port Perry.

4.—The Townships of Uxbridge and Scott and the Town of Uxbridge.

5.—The Township of Brock and the Village of Cannington.

6.—The Township of Thorah, and all that part of the Township of Mara lying south of the line between the 4th and 5th concessions.

7.—All that part of the Township of Mara lying north of the line between the 4th and 5th concessions thereof, and the Township of Rama.

COUNTY OF OXFORD.

1.—Comprising the Town of Woodstock, the Townships of Blandford, East Zorra, East Oxford, and that part of the Township of North Oxford situated east of lot 16, and that part of West Oxford lying east of lot No. 7 to the Stage Road, thence on the north side of the Stage Road to where the said road intersects the Township of East Oxford.

2.—Comprises the Township of Blenheim.

3.—Comprises the Townships of West Zorra and East Nissouri.

4.—Comprises the Townships of North Norwich and South Norwich and the Village of Norwich.

5.—Comprises all those portions of the Townships of North Oxford and West Oxford not comprised in the 1st Division; the Town of Ingersoll, and those portions of the 1st and 2nd concessions of the Township of Durham west of the Middle Town line.

6.—Comprises the Town of Tilsonburg and all that portion of the Township of Durham not included in the 5th Division.

DISTRICT OF PARRY SOUND.

1.—The Town of Parry Sound and the Townships of Foley, McDougall, Cowper and Carling, and all that portion of the district lying to the west of the east boundary of Carling, produced to the French River.

2.—The Townships of McKellar, Croft, Hagerman, Ferguson and all that portion of the district lying between the east boundary of Ferris and the west boundary of Ferguson, produced to the French River.

3.—Townships of Humphrey, Christie, Monteith and Conger.

4.—Townships of McMurrich, Perry and Armour.

5 —The Townships of Spence, Chapman, Ryerson, Lount, Proudfoot, Bethune and Sinclair.

6.—That territory bounded on the west by the western boundaries of Townships of Pringle and Patterson, and the western boundary of the Township of Patterson, produced to French River and Lake Nipissing; on the east by the boundary of the District of Parry Sound, and on the south by the southern boundaries of the Townships of Himsworth, Gurd and Pringle.

7.—The Townships of Machar, Laurier, Strong and Jolly.

COUNTY OF PEEL.

1.—Town of Brampton, Township of Chinquacousy and northern Division of Township of Toronto Gore.

2.—Village of Streetsville, Township of Toronto, and southern Division of Township of Toronto Gore.

3.—Township of Caledon.

4.—Village of Bolton, Township of Albion.

COUNTY OF PERTH.

1.—To consist of all that part of the Township of North Easthope west of the line between lots 25 and 26, and south of the road between the 8th and 9th concessions, and all that part of the Township of South Easthope west of the side line, between lots 25 and 26; all that part of the Township of Downie and Gore north and east of the concession line, between the 10th and 11th concessions and the Oxford Road; and all the Township of Ellice from the 1st to the 13th concession, inclusive.

2.—To consist of all that part of the Township of Fullerton not included in Division No. 3, and the Townships of Hibbert and Logan.

3. To consist of that portion of the Township of Downie west of the Oxford Road, and south of the concession line between the 10th and 11th concessions; the Township of Blanshard; all that part of the Township of Fullerton comprising the 13th and 14th concessions, and south of a road leading from the Mitchell Road, between lots 24 and 25, east to lot 3 in the 10th concession; thence east along the line between the 10th and 11th concessions to the town line.

4.—To consist of that part of the Township of North Easthope east of the line, between lots 25 and 26, and north of the 8th concession, inclusive, with the 9th and 10th concession; all that part of the Township of South Easthope not included in Division No. I.

5.—To consist of the Township of Mornington, and all that part of the Township of Elma from lots 53 to 72, both numbers inclusive, of the 1st concession, and from lots No. 27 to 36, both numbers inclusive, in and from the 2nd to the 18th concession, both concessions inclusive, of the said Township of Elma; and concessions 14. 15 and 16 of the Township of Ellice; and concessions 11th, 12th, 13th and 14th of the Township of North Easthope.

6.—To consist of the Township of Wallace, and all that part of the Township of Elma from the 1st concession to the 18th concession, both concessions inclusive, and comprising lots Nos. 1 to 52, both inclusive, of the 1st concession, and lots Nos. 1 to 26, inclusive, from the 2nd to the 18th concession, both concessions inclusive.

COUNTY OF PETERBOROUGH.

1.—Composed of the Town of Peterborough, the Village of Ashburnham, the Townships of North Monaghan and Ennismore, and all that part of the Township of Harvy lying west of Pigeon Lake and south of Bobcaygeon; and all the Township of Smith lying south of the 7th concession; and all the Township of Otonabee lying west of the 8th concession and north of lots 21 from the said 8th concession to the western boundary of said Township of Otonabee; and all the Township of Douro lying south of lots numbered 11; and all that part of the Township of Dummer lying south of lots numbered 11 and west of the 5th concession.

2.—Composed of the Township of Asphodel, Belmont and Methuen, and that part of the Township of Dummer lying east of the 4th concession and south of lots numbered 11.

3.—Composed of all that part of the Township of Otonabee lying east of the 9th concession; and all that part of the said Township of Otonabee lying south of lots numbered 22 and west of the 8th concession.

4.—Composed of all that part of the Township of Smith lying north of the 6th concession; all that part of the Township of Douro lying north of lots numbered 10; and all that part of the Township of Dummer lying north of lots numbered 10; and also of the Village of Lakefield, and of the Township of Galway, and all the Township of Harvey, except that portion lying west of Pigeon Lake and south of Bobcaygeon.

5.—Composed of the Townships of Burleigh Cavendish, Anstruther and Chandos.

UNITED COUNTIES OF PRESCOTT AND RUSSELL.

1.—Comprises the whole of the Township of Longueuil, the municipality of the Village of L'Orignal, and the 1st concession of the Township of Caledonia.

2.—Comprising all that part of the Township of West Hawkesbury, extending from front of the 3rd concession to the rear of the said township.

3.—Comprises the whole of the Township of East Hawkesbury.

4.—Comprising the Township of North Plantagenet, and that part of the Township of South Plantagenet, lying north of the Nation River.

5.—Comprising the whole of the Township of Cumberland.

6.—Comprising the whole of the Township of Russell.

7.—Comprising the two front concessions of the Township of West Hawkesbury, and the Municipality of Hawkesbury Village, within the same.

8.—Comprising the Township of Caledonia (excepting the 1st concession of the said township), and also that portion of the Township of South Plantagenet lying south and east of the Nation River.

9.—Comprises the whole of the Township of Alfred.

10.—Comprises the whole of the Township of Clarence.

11.—Comprises the whole of the Township of Cambridge.

COUNTY OF PRINCE EDWARD.

1.—The Town of Picton, the 2nd and 3rd concessions of "Military Tract," from the west line of lot No. 13, eastward; Gore "G"; 1st and 2nd concessions north of the Carrying Place; 1st concession southeast of the Carrying Place, and 2nd concession north of Black River, including Gores "K" and "L" and McCan Gores, all in the Township of Hallowell; Block "I" the concessions north and east of East Lake, and Gore "B" in the Township of Athol, and 1st and 2nd concessions south of the Bay of Quinte, and Gore "A" in the Township of North Marysburg, and 1st concession southwest of Green Point, to the end of Carman's Point in Sophiasburg.

2.—The Township of South Marysburg, and the southern part of Athol, commencing at the outlet of East Lake, thence down to the head of the lake, thence down to the base line between the 1st concession south and the 1st concession north of East Lake, till it strikes the township line of Hallowell, thence down said township line till it strikes South Marysburg.

3.—The Township of Sophiasburg, together with Big Island, excepting the 1st concession southwest of Green Point to the end of Carman's Point.

4.—All that part of the Township of Ameliasburg lying east of the line between lots Nos. 86 and 87, in the 1st, 2nd, 3rd and 4th concessions of said Township, including Huff's Island.

5.—That part of the Township of Hillier not included in the 7th Division, also the 1st and 2nd concessions north of West Lake, and west of lot No. 7 in the said concession, and that part of Irwin Gore lying north of and west of lot No. 7 in the 2nd concession, and the west part of the 2nd concession produced west of lot No. 74, in that concession, in the Township of Hallowell.

6.—Block (IV.) four, concession south side of West Lake, 1st concession "Military Tract," 2nd and 3rd concessions of said tract west of lots No. 13 in those concessions, Gore "E" 1st and 2nd concessions north of West Lake and east of lot No. 6 in those concessions; the Gerrow Gore and that part of Irwin Gore not included in Division No. 8, and all that part of the 2nd concession produced east of lot No. 75 in the Township of Hallowell.

7.—All that part of the Township of Ameliasburg lying west of the line between lots Nos. 86 and 87, in the 1st, 2nd, 3rd and 4th concessions of said township; all that part of the 4th and 5th concessions of the Township of Hillier west of the line between lots Nos. 36 and 87, and the third concession west of the line between lots Nos. 22 and 23, with that part of the 2nd concession lying north of Pleasant Bay in the said Township of Hillier.

8.—All the point lying east of the west line of Marshland's Gore, the concession north of Smith's Bay and Waupoos Island in the Township of North Marysburg.

DISTRICT OF RAINY RIVER.

1.—That part of the district composed of the territory lying west of a line commencing at Pickerel Rapids, on Cedar and Manitou Lakes, and extending northwards parallel with the Sixth Meridian line to the northern boundary of the district, and north of the line drawn from the mouth of Rainy River, at Hungry Hall, in a north and easterly direction along the shore of the Lake-of-the-Woods to the easterly end of Sabiskong Bay, thence easterly to the said Pickerel Rapids.

2.—That part of the district composed of the territory lying south of said line, drawn from the mouth of Rainy River, at Hungry Hall, in a north-westerly direction along the shore of the Lake-of the-Woods to the eastern end of Sabiskong Bay, thence easterly to where it intersects a line extending northwards, from its easterly boundary line to the Townships of Aylesworth, Lash and Carpenter, and west of the said line extended northwards from the eastern boundary of the said townships.

3.—That part of the district composed of the said line forming the eastern boundary of the said above mentioned townships, extended northward and south of the said line running eastward from the east end of Sabiskong Bay to Pickerel Rapids, and extended further in an easterly direction to the boundary line, between the Districts of Rainy River and Thunder Bay, at the south-west angle of Hawke Lake.

4.—That part of the district lying north of the western boundary of the said Third Division Court, and east of the eastern boundary of the said First Division Court.

COUNTY OF RENFREW.

1.—Comprising the Town of Pembroke, the Townships of Pembroke, Stafford, Alice, Petawawa, Buchanan, Rolph, Wylie, McKay, Fraser, Herd, Clara and Maria, and all that part of the Township of Wilberforce from the 18th to the 25th concession, both inclusive; and also those parts of the 14th, 15th, 16th and 17th concessions of the same Township of Wilberforce lying north of Snake River and east of Lake Dore.

2.—Comprising all that part of the Township of Westmeath lying east and north of the Muskrat Lake and River and all those parts of the Township of Ross, from the 5th to the 9th concession, both inclusive, east of Muskrat Lake, and from the 7th to the 13th (of the other) concessions of Ross, both inclusive, of the said Township of Ross.

3.—Comprising the Village of Renfrew, and the Townships of Horton and Admaston, excepting the lots numbered 1 to 22 inclusive, in the 9th, 10th, 11th and 12th concession and the whole of the concessions numbering 13, 14, 15 and 16 in said township.

4.—Comprising the Village of Arnprior and the Townsnip of McNab.

5.—Comprising the Townships of Bagot, Blythefield, Brougham, and Matawatchan, and all the lots numbered 1 to 22, inclusive, in the 9th, 10th, 11th and 12th concessions in the said Township of Admaston, and the whole of the concessions numbered 13, 14, 15 and 16 in the said townships.

6.—Comprising the Townships of Grattan, Sebastopol, South Algoma. North Algoma, and all that part of the Township of Wilberforce from the 1st to the 17th concessions, both inclusive, excepting those parts of the 14th, 15th, 16th and 17th concessions of said Township of Wilberforce lying north of Snake River and east of Lake Dore.

7.—Comprising the Township of Bromley, and all that part of the Township of Westmeath west of Muskrat Lake, and all those parts of the Township of Ross, from the 1st to the 4th concessions, both inclusive, east of Muskrat Lake, and from the 1st to the 6th of the other concessions, both inclusive, of the said Township of Ross.

8.—Comprising the Townships of Brudenell, Radcliffe, Raglan, Lynedoch, Griffith, Hagarty, Sherwood, Jones, Richards and Burns.

COUNTY OF SIMCOE.

1.—Comprising the Town of Barrie, the Township of Vespra, except that portion lying west of the Nottawasaga River, and excepting also lots Nos 38, 39 and 40 in the 1st and 2nd concessions, and lots Nos. 1, 2 and 3 in the 3rd, 4th, 5th, 6th and 7th concessions, respectively. That portion of the Township of Oro lying south of lots Nos. 21 in the 1st and 2nd concessions (including the Ranges) and south of lots Nos. 13 in the 3rd, 4th, 5th, 6th, 7th and 8th concessions, respectively; that portion of the Township of Innisfil lying east of lots Nos. 5 in the 6th, 7th and 8th concessions, and that portion lying north of the 8th concession; that portion of the Township of Essa lying north of lots Nos. 19 in the 7th, 8th, 9th, 10th and 11th concessions.

2.—The Village of Bradford; the Township of West Gwillimbury, excepting thereout lots Nos. 1, 2, 3, 4 and 5 in the 14th and 15th concessions; the Township of Innisfil, except that portion lying north of the 5th concession, and excepting also lots Nos. 1, 2, 3, 4 and 5 in the 1st, 2nd, 3rd, 4th and 5th concessions.

3.—The Township of Tecumseth, except concessions 12, 13, 14 and 15; the Township of Adjala, except that portion lying north of lots Nos. 25 in the 8th concession thereof.

4.—The Town of Collingwood, the Village of Stayner, that portion of the Township of Nottawasaga lying north of lots Nos. 18 in the 12 concessions thereof; that portion of the Township of Sunnidale lying north of the 8th concession; that portion of the Township of Flos lying west of the Nottawasaga River; the Islands in Lake Huron contiguous to the Township of Nottawasaga.

5.—The Township of Flos, except that portion lying west of the Nottawasaga River, the Township of Medonte, except that portion lying east of the 10th concession; and north of lots Nos. 10 in the 9th and 10th concessions, respectively; that portion of the Township of Oro, lying north of the southern boundaries of lots Nos 21 in the 1st and 2nd concessions, and north of the southern boundaries of lots Nos. 13 in the 3rd, 4th, 5th, 6th, 7th and 8th concessions, respectively; lots 38, 39 and 40 in the first and second concessions, and lots Nos. 1, 2 and 3 in the 3rd, 4th, 5th, 6th and 7th concessions of the Township of Vespra.

6.—The Town of Orillia, the Township of Orillia, southern division, the Township of Orillia, northern division, except that portion lying north of lots Nos. 15 in the first seven concessions thereof; that portion of the Township of Oro lying east of the 8th concession; that portion of the Township of Medonte being composed of lots Nos. 1 to 6 (both inclusive) in the 11th, 12th, 13th and 14th concessions; the Islands in Lake Simcoe contiguous to the townships and portions of townships above described lying wholly or for the most part opposite thereto.

7.—The Township of Nottawasaga, except that portion lying north of lots Nos. 18 in the 12th concession thereof; the Township of Sunnidale, except that portion lying north of the 8th concession; that portion of the Township of Vespra lying west of the Nottawasaga River; that portion of the Township of Essa lying north of lots Nos. 19 in the 1st, 2nd, 3rd, 4th, 5th and 6th concessions; that portion of the Township of Tossorontio lying north of lots Nos. 20 in each of the seven concessions thereof.

8.—The Township of Essa, except that portion lying north of lots Nos. 19 in each of the eleven concessions thereof; the Township of Tossorontio, except that portion lying north of lots Nos 20 in each of the seven concessions thereof, that portion of the Township of Innisfil being composed of lots Nos. 1, 2, 3, 4 and 5 in the 1st, 2nd, 3rd, 4th, 5th, 6th, 7th and 8th concessions; the 12th, 13th, 14th and 15th concessions of the Township of Tecumseth; lots Nos. 1, 2, 3, 4 and 5 in the 14th and 15th concessions of the Township of West Gwillimbury; that portion of the Township of Adjala lying north of lots Nos. 25 in the eight concessions thereof.

9.—The Town of Penetanguishene, and the Village of Midland, the Township of Tiny; that portion of the Township of Tay lying west of the 8th concession; the Islands in Lake Huron contiguous to the Township of Tiny, and to that part of the Township of Tay, forming part of the ninth division, and lying wholly and for the most part opposite thereto.

10.—The Township of Matchedash, that portion of the Township of Orillia, northern division, lying north of lots Nos. 15 in the first seven concessions thereof; that portion of the Township of Medonte lying north of lots Nos. 6, in the 11th, 12th, 13th and 14th concessions, and that portion lying north of lots Nos. 10, in the 9th and 10th concessions thereof; the Township of Tay, except that portion lying west of the 8th concession; the Island in Lake Huron, contiguous to that portion of the Township of Tay, forming part of the 10th division, and lying wholly or for the most part opposite thereto.

Note.—Each of the said several divisions shall include all allowances for roads embraced within its external limits, and shall also extend to the centre of every allowance for road lying external and adjacent to every such division, excepting always where any such last-mentioned allowance is hereinbefore declared to belong to or form part of any particular division.

UNITED COUNTIES OF STORMONT, DUNDAS AND GLENGARRY.

1.—Township of Charlottenburg, in the County of Glengarry.

2.—Township of Lochiel, in the County of Glengarry.

3.—Town and Township of Cornwall, in the County of Stormont.

4.—Township of Osnabruck, in the County of Stormont.

5.—Township of Williamsburg, in the County of Dundas.

6.—Township of Matilda, in the County of Dundas.

7.—Township of Mountain, in the County of Dundas.

8.—Township of Finch, in the County of Stormont.

9.—Township of Lancaster, in the County of Glengarry.

10.—Township of Winchester, in the County of Dundas.

11.—Township of Roxborough, in the County of Stormont.

12.—Township of Kenyon, in the County of Glengarry.

DISTRICT OF THUNDER BAY.

1.—All that part of the District lying west of the meredian of 87 degreęs of west longitude, to the meredian of the most easterly part of Hunter's Island, excepting there from the Municipality of Neebing.

2.—

3.—Comprising the Municipality of Neebing.

COUNTY OF VICTORIA.

1.—The first consists of the following townships and parts of Townships, viz.: of the 15th concession of the Township of Mariposa, and the Township of Eldon, except the ranges north and south of Portage Road.

2.—The second consists of the following Townships: all of the Township of Fenelon, except that portion lying east of the Scugog River, and South of Sturgeon Lake, and the Township of Somerville.

3.—The third consists of the Township of Verulam.

4.—The fourth consists of the Township of Emily.

5—The fifth consists of the Town of Lindsay, Township of Ops, and that portion of the Township of Fenelon, lying east of the Scugog River, and south of Sturgeon Lake.

6.—The sixth consists of the Township of Mariposa, except the 15th concession.

7.—The seventh consists of the Townships of Carden and Dalton, Laxton, Digby and Longford, and the Township of Bexley, and that portion of the Township of Eldon north of Portage Road, and the range south of Portage Road.

COUNTY OF WATERLOO.

1.—All that portion of the Township of Waterloo lying north of Block line on the west side of the Grand River, and that part of the upper block of said township lying on the east side of the Grand River, north of lots Nos. 115, 109, 104, 86 and 95 to the Guelph Township line, including the Towns of Berlin and Waterloo.

2.—All that part of the Township of Waterloo lying south of the Block line on the west of the Grand River, and that part lying on the east side of the Grand River, south of the northern boundary of lots Nos. 115, 109, 104, 85 and 95, to the Guelph Township line, including the villages of Preston and Hespeler.

3.—All that portion of the Township of North Dumfries lying east of lot No. 19, in the 7th concession, and running a course with the eastern boundary of the said lot in a northerly direction up to the 12th concession; thence along the eastern boundary of lot No. 23, in the said 12th concession, to the township line, including the Town of Galt.

4.—The Township of Wilmot, including the Village of New Hamburg.

5.—The Township of Wellesley.

6.—The Township of Wooolwich.

7.—All that part of the Township of North Dumfries lying west of the eastern boundary of said lot No. 18, in the 7th concession; thence along the eastern limits of said lot No. 19, the same course thereof, in a northerly direction to the 15th concession; thence along the westerly limit of lot No. 23, in the said 12th concession, to the township line, including the Village of Ayr.

THE COUNTY OF WELLAND.

1.—Comprising the Township of Crowland; that part of the Township of Thorold lying south of the line between lots 178 and 195, running through to Pelham; that part of Pelham lying south of the 4th concession, and that part of Humberstone lying north of the concession line, between the 4th and 5th concessions, being the whole of the 15th concession and the Town of Welland.

2.—Comprising the Township of Wainfleet.

3.—Comprising the Township of Bertie, and those parts of the Township of Humberstone not included in Nos. 1 and 6, and the Village of Fort Erie.

4.—Comprising the Township of Willoughby, the Village of Chippawa, and that part of the Township of Stamford south of the line between lots 136 and 137 ; easterly from the western limit of the Township to the southeast angle of lot No. 133 ; thence north on the line between lots Nos. 132 and 133, to the northern boundary of the Township, including the Towns of Clifton and Navy Island.

5.—Comprising those parts of the Township of Stamford, Thorold and Pelham, not included in any other Division, and the Town of Thorold.

6.—Comprising all the Township of Humberstone, lying south of the 5th concession, and west of the side lines, between lots Nos. 9 and 10 in the several other concessions thereof, and the Village of Port Colborne.

COUNTY OF WELLINGTON.

1.—The Town and Township of Guelph.

2.—The Township of Puslinch.

3.—The Township of Eramosa.

4 —Consisting of the Township of Nichol, excepting the 11th and 12th concessions ; the Municipality of Fergus ; the first eight concessions of the Township of Garafraxa, and lots 1 to 18, both inclusive, in concessions A and B of the Township of Peel, lots 13, 14, 15, 16, 17 and 18, in concessions 18 and 19, and lots 19, 20 and 21, in the 17th concession of the Township of Peel.

5 —The Township of Erin.

6.—Consisting of the Township of Pilkington, and the 11th and 12th concessions of the Township of Nichol ; the Municipality of the Village of Elora, and lots numbers 19 and upwards belonging to the 9th, 10th, 11th, 12th, 13th, 14th, 15th and 16th concessions of Peel.

7.—Consisting of concessions 1 to 16, inclusive, of the Township of Maryboro', and concessions 1 to 16, inclusive, of the Township of Peel, except lots 19, 20, 21, 22 and 23 of those concessions in that Township.

8.—Consisting of that part of the Township of Arthur, south end southeast of lot 15, on the west side of the Owen Sound Road, in the Township of Arthur ; that part of the Township of Luther, from 1 to 16, both inclusive ; and lots 1 to 12, both inclusive, of the 17th and 18th concessions of the Township of Peel ; lots 5 to 11, both inclusive, of the 19th concession of said Township of Peel ; and lots 19 to 23, both inclusive, of concessions "A" and "B" of said Township of Peel.

9.—The territory formerly comprised in this Division is now in the County of Dufferin.

10.—Consists of the Township of Minto.

11.—Consists of the Town of Mount Forest, and that part of the Township of Arthur north of lot 16, west of the Owen Sound Road; lot 17, on the Owen Sound Road, and lot 13, east of the Owen Sound Road.

COUNTY OF WENTWORTH.

1.—All that part of the Township of Barton lying east of the lines between lots 14 and 15, and all that part of Hamilton City east of Hughson Street.

2.—The whole of the Township of Flamboro' West, the Town of Dundas, and the east half of the Township of Ancaster.

3.—The whole of the Township of Flamboro' East.

4.—The whole of the Township of Beverley, and the west half of the Township of Ancaster.

5.—The whole of the Township of Saltfleet.

6.—The whole of the Township of Glanford.

7.—The whole of the Township of Binbrook.

8.—All that part of the Township of Barton lying west of the lines between lots 14 and 15, and that part of Hamilton City west of Hughson Street.

COUNTY OF YORK

1.—The City of Toronto, east of Yonge Street, at date of 14th September, 1875 (*i.e.*, Bloor, Sherbourne and Howard Streets on the north, the Don on the east, down to Queen Street, and all south of Queen Street as far as Lee avenue.

2.—Concessions 5 to 11, inclusive, of the Township of Markham; and concessions 5 to 10, inclusive, of the Township of Whitchurch, from 1 to 10, inclusive, together with the Villages of Markham and Stouffville.

3.—Concessions 1 to 4, inclusive, of the Township of Markham; and concessions 1 to 4, inclusive, of the Township of Whitchurch from lots 1 to 10, inclusive; and concessions 1 to 3, inclusive, of the Township of Vaughan.

4.—The Township of Whitchurch, from the line between lots 10 and 11 northward; and the Township of East Gwillimbury.

5.—The Townships of Georgina and North Gwillimbury.

6.—The Township of King and the incorporated Village of Aurora.

7.—Concessions 1 to 11, inclusive, of the Township of Vaughan.

8.—All that portion of the Township of York lying west of Yonge Street and the Township of Etobicoke

9.—Township of Scarboro' and all that portion of the Township of York which lie east of Yonge Street and the Village of Leslieville.

10. The City of Toronto, west of Yonge Street, at date of 10th Sept. 1875, (*i. e.*, Bloor Street on the north and Dufferin Street on the west).

DIVISION COURT TARIFF.

Fees to be received by the several Clerks and Bailiffs of Division Courts, from and after 1st July, 1894.

FORM I.

Clerk Fees.

1. Receiving claim, numbering and entering in procedure book.....$0 15
(This item to apply to entering in the procedure book a transcript of judgment from another Court, but not an entry made for the issue of a judgment summons.

2. Issuing summons, with necessary notices and warnings thereon, or judgment summons (as provided in the forms) in all :

Where claim does not exceed $20.....	40
" exceeds $20 and does not exceed $60.....	50
" exceeds $50 and does not exceed $100.....	60
" exceeds $100.....	1 00

(*N. B.*—In the replevin and interpleader suits the value of goods to regulate the fee.)

3. Copy of summons, including all notices and warnings thereon..... 25

4. Copy of claim (including particulars), when not furnished by plaintiff..... 25

5. Copy of set off or counterclaim (including particulars) when not furnished by the defendant 25

(Note.—In either of the last two preceding items the fees may be taxed against the party ordered to pay costs.)

6. Receiving and entering bailiff return to any summons, writ or warrant issued under the seal of the Court (except summons to witness and return to summons or papers from another division)..... 15

7. Taking confession of judgment..... 10
(This does not include affidavit and oath, chargeable under item 8.)

8. Every necessary affidavit, if actually prepared by the clerk, and administering oath to the deponent..... 25

9. Furnishing duly certified copies of the summons and notices and papers with all proceedings, for purposes of appeal (under section 151), as required by either party, per folio of 100 words..... 05

10. Certificate therewith $0 25

11. Certifying under the seal of the Court, and delivering to a judgment creditor a memorandum of the amount of judgment and costs against a judgment debtor, under The Creditor's Relief Act, or for any other purpose 25

12. Copies of papers for which no fee is otherwise provided, necessarily required for service or transmission to the judge, each 10

If exceeding two folios, per folio 05

13. Every notice of defence or admission entered, or other notice required to be given by the Clerk to any party to a cause or proceeding, including mailing, but not postages 15

14. Entering final judgment by clerk, on special summons, where claim not disputed. 50

15. Entering every judgment rendered at the hearing, or final order made by the judge 50

(Note.—This fee does not apply to any proceeding on judgment summons.)

(This note fee of 50 cents will include the service of recording at the trial and afterwards entering in the procedure book the judgment, decree and order in its entirety, rendered or made at the trial. If a garnishee proceeding before a judgment, the fee of 50 cents will be allowed for the judgment in respect to the primary debtor, and a like fee of 50 cents for the adjudication, whenever made, in respect to the garnishee.)

16. Subpœna to witness 25

(The subpœna may include any number of names therein, and only one original subpœna shall be taxed, unless the judge otherwise orders.)

17. For every copy of subpœna required for service 05

18. Summons for jury (including copy for each juryman when required by the parties) 1 25

19. Calling and returning jury ordered by the judge 25

20. Every order of reference or order for adjournment made at hearing and every order requiring the signature of the Judge and entering the same, including final order of judgment debtor's examination 25

(Any warning necessary with order, *e. g.*, the warning in Form 73 forms part of the order.)

21. Transcript of judgment to another Division Court 25

23. Every writ of execution, warrant or attachment, or warrant of commitment and delivering same to bailiff 50

24. Renewal of every writ of execution, when ordered by the judgment creditor, or of warrant of commitment, when ordered by the judge 15

25. Every bond, when necessary and prepared by the clerk (including affidavits of justification and of execution) 1 00

26. For necessary entries in the debt attachment book, in each case (in all) 20

27. Transmitting transcript of judgment; or transmitting papers for service to another division, or to the Judge, on application to him, including necessary entries and mailing, but not including postages 15

28. Receiving papers from another division for service, entering the same, handing to the bailiff, receiving and entering his return, and transmitting the same, (if return made promptly, not otherwise) $0 30

29. Search by person not party to the suit or proceeding, to be paid by the applicant. 10

Search by party to the suit or proceeding, where the suit or proceeding is over one year old 10

(No fee is chargeable for search to a party to the suit or proceeding, if the same is not over one year old.)

30. Taxing costs in defended suits, after judgment pronounced 25

31. Making out statement of costs in detail (including bailiff's fees), at the request of any party, or for the purpose of settlement, or upon entering judgment by default 10

(Neither item 30 or 31 applies to statement of costs endorsed on summons or copy to be served.)

32. Taxing bailiff's costs, under section 7 of the Division Courts Act, 1889 25

33. Copying and transmitting to municipal clerk, judge's decision to appeal 50

2. Bailiff's Fees.

1. Service of summons issued under the seal of the Court, or judge's summons or order on each person (except summons to witness and summons to juryman :)

Where claim does not exceed $20	30
" exceeds $20 and does not exceed $60	40
" exceeds $60 and does not exceed $100	50
" exceeds $100	75

(In interpleader suits the value of the goods to regulate the fee.)

2. For every return as to service under item 1 ; attending at the clerk's office and making the necessary affidavit (as provided by Rule 183) 15

3. Service of summons on witness or juryman, or service of notice 15

4. Taking confession of judgment and attending to prove 10

5. For calling parties and their witnesses at the sittings of the Court, in every defended case, and at the hearing of every judgment summons. 15

6. Enforcing every writ of execution, or summons in replevin, or warrant of attachment or warrant against the body, each :

Where claim does not exceed $20	50
" exceeds $20 and does not exceed $60	75
" exceeds $60	1 00

(When goods replevied, the value of the goods to regulate the amount of the fee. This fee does not include service of summons in replevin on defendant.)

Fees under Creditor's Relief Act (see section 7 of 52 Vict. cap. 12 ; and section 25 of R. S. O. cap. 65) shall be taxed according to this tariff.

7. Every mile necessarily travelled to serve summons, or process or other necessary papers, or in going to replevy goods, or to seize an attachment, or in going to seize on a writ of execution, where money paid on demand, or made on execution, or case settled after seizure 12

8. Mileage going to arrest under a warrant, when arrest made, per mile.... .....$0 12

9. Mileage carrying delinquent to prison, including all expenses and assistance, per mile..... 20

10. Every schedule of property assized, attached or replevied, including affidavit of appraisal, when necessary :

Not exceeding $20..... 30
Exceeding $20 and not exceeding $60..... 50
Exceeding $60..... 75

11. Every bond, when necessary, when prepared by the bailiff, including affidavit of justification and execution..... 50

12. Every notice of sale, not exceeding three, under execution or under attachment, each 15

13. Reasonable allowances and disbursements, necessarily incurred in the care and removal of property :

(*a*) If a bailiff removes property seized, he is entitled to the necessary disbursements, in addition to the fees for seizure and mileage.

(*b*) If he takes a bond, then to 50 cents, instead of disbursements for removal of property.

(*c*) If assistance is necessary in the seizure, or securing, or removal, or retaining of property, the bailiff is entitled to the disbursements, for such assistance.

(*d*) All charges for disbursements are to be submitted to the clerk for taxation, subject to appeal to the judge.

(*e*) The bailiff must in all cases endorse a memorandum of all his charges on the back of the execution or state them on a separate slip of paper, so that the clerk may conveniently tax the bailiff's charges for fees and disbursements.

(*f*) The clerk is in all cases to sign the memorandum of his taxation and preserve it among the papers in the cause, together with the execution, for future reference, and thereby enable the clerk to certify the bailiff's returns properly.

14. If execution, or process in attachment in the nature of execution, be satisfied, in whole or in part, after seizure and before sale, whether by action of the parties or otherwise, the bailiff shall be entitled to charge and receive 3 per cent. on the amount directed to be levied, or on the amount of the value of the property seized, which ever shall be the lesser amount.

15. Poundage on execution, and on attachments in the nature of executions, 5 per cent. exclusive of mileage for going to seize and sell, upon the amount realized from property necessarily sold.

3.—Fees to Witnesses and Appraisers.

Allowance to Witnesses.

Attendance, *per diem*, to witnesses residing within three miles of the place where the Court is held, if within the county..... 75

And if without the county..... 1 00

Attendance, if witness resides over three miles from the place of sittings, and within the county, *per diem*..... 1 00

Attendance, if witness resides without the county and more than three miles from the place of sittings, *per diem*..... 1 25

Barristers and solicitors, physicians and surgeons, engineers and veterinary surgeons, other than parties to the cause, when called upon to give evidence of any professionl service rendered by them, or to give professional opinions, *per diem*... 4 00

(Note.—Disbursements to surveyors, architects and professional witnesses, such as are entitled to specific fees by statute, are to be taxed, as authorized by such statute.)

If witnesses attend in one case only, they will be entitled to the full allowance.

If they attend in more than one case, they will be entitled to a proportionate part in each cause only.

The travelling expenses of witnesses, over three miles, shall be allowed, according to the sums reasonably and actually paid, but in no case shall exceed twenty cents per mile, one way.

FEES TO APPRAISERS.

Fees to Appraisers of Goods, etc., Seized Under Warrant of Attachment.

To each appraiser, 50 cents, per day, during the time actually employed in appraising goods —to be paid in the first instance by plaintiff, and allowed as costs in the cause.

FEES IN SUITS NOT EXCEEDING $10.

(57 Vict. cap. 23, sec. 11.)

Clerk.

For all services, from entering action, or suing out a judgment or interpleader summons, up to and including the entering of final judgment, or final order on any such judgment, or interpleader summons, in case the action proceeds to judgment or final order..... $1 25

In case the action does not proceed to judgment or final order, the fees heretofore. or that may hereafter be payable, but not exceeding in the whole the said sum.

For issuing writ of execution, warrant of attachment, or warrant for arrest of delinquent, and entering the return thereto..... 50

Bailiff.

For all services rendered in serving summons and making return, and any other service that may be necessary, before the judgment is entered by the clerk or pronounced by the judge, mileage excepted..... 40

For enforcing execution, schedule of property seized, or attached, bond, where necessary, and all other necessary acts done by him, after seizure, mileage excepted, if money made or case settled, after levy..... 1 00

(Necessary disbursements incurred in the care and removal of property shall be allowed. to be first allowed by the clerk, subject to the approval of the judge.)

REPORT

OF

THE HONORABLE THE PROVINCIAL TREASURER

ON THE WORKING OF THE

TAVERN AND SHOP LICENSES ACTS

FOR THE YEAR

1898.

PRINTED BY ORDER OF

THE LEGISLATIVE ASSEMBLY OF ONTARIO.

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1899.

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LICENSE REPORT.

PROVINCIAL TREASURER'S OFFICE,

LICENSE BRANCH,

TORONTO, January, 1899.

To the Honourable SIR OLIVER MOWAT, K.C.M.G.,

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR :

I have the honour to submit the Twenty-Third Annual Report, and accompanying Schedules, representing the operation of the Liquor License Laws.

NUMBER OF LICENSES.

Schedule A is a comparative Statement of the number of Licenses of the various denominations issued and of the number extended, transferred or removed in each of the License Districts of the Province, during the past three license years, and may be thus summarized :

Years.	Licenses.							Extensions, transfers, and removals of licenses.			
	Tavern.				Shop.	Wholesale.	Total.				
	Yearly.		Six months.								
	Ordinary.	Beer and wine.	Ordinary.	Beer and wine.				Extensions.	Transfers.	Removals.	Total.
1895-6	2,731	48	44	15	327	26	3,191	26	548	36	610
1896-7	2,697	50	50	14	323	26	3,160	20	436	37	493
1897-8	2,672	53	46	13	317	22	3,123	22	433	26	481

Provincial Revenue.

The same Schedule shows the Revenue derived by the Province from Licenses and fines to have been for :

1895 6	$273,212 44
1896-7	270,906 00
1897-8	268,247 40

Licenses in Counties and Cities.

Schedule B is a Statement of the number of Licenses issued in the several Counties and Cities during the past twenty-three years.

Licenses in Minor Municipalities.

Schedule C gives in detail as regards each City, Town, Incorporated Village, and Township, and the Unorganized Territory of the Province, the number of Licenses, and of extensions, transfers and removals granted during the past three years.

Total Collections.

This Schedule also gives the amounts collected on account of Licenses and Fines, including the sums imposed by municipal by-laws, the totals of which were as follows :

1895 6	$615,290 38
1896-7	608,067 14
1897-8	602,853 51

Municipal Revenue.

The payments to the Municipalities are shown by the same Schedule to have been in :

1895-6	$267.072 40
1896-7	263,330 48
1897-8	259,873 38

The amounts imposed in each Municipality by by-laws, in excess of statutory duties, are also given in this Schedule.

Fines.

The fines collected during the past year, as shown by Schedule D, amounted to $15,006.50 as compared with $14,457.01 in 1896 7.

Salaries of Inspectors—Expenses of Commissioners.

The payments under these heads are also shown in the same Schedule D.

Miscellaneous Expenditure.

Schedule E shows the expenditures of enforcing the Act in the several districts other than those included in Schedule D, consisting of office rent, postage, stationery, printing, advertising, magistrates, constables, witness, counsel and detective fees, etc.

Commitments for Drunkenness.

Schedule F shows the number of prisoners committed for drunkenness during the years from 1876 to 1898 inclusive. The number committed during the year 1898 as compared with 1897 shows a decrease of nine.

The average yearly commitments for each period of five years from 1876 to 1895 inclusive are as follows :

From 1876 to 1880, inclusive	.....	3,812
1881 to 1885 "	.....	4,016
1886 to 1890 "	.....	4,311
1891 to 1895 "	.....	2,703

The Inspector of Licenses.

The names and post office addresses of the Inspectors of Licenses are set out in Schedule G.

Special Inspection of License Districts.

The special inspection of the License Districts, and the examination of the work of the license officials therein, from time to time, have been continued during the past year.

Respectfully submitted,

R. HARCOURT,

Provincial Treasurer.

SCHEDULES.

SCHEDULE A.

COMPARATIVE STATEMENT, BY LICENSE DISTRICTS, showing the number of (Provincial) Tavern, transferred or removed, and the amount of revenue received by the Province therefrom

License District.	Tavern licenses issued.												Tavern licenses extended.			Shop license issued.		
	Yearly licenses.						Six months' license.											
	Ordinary.			Beer and wine.			Ordinary.			Beer and wine.								
	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
Addington	26	24	25	....	....	....	..	1	..	..	..	..	....	1	....	....	....	....
Algoma	37	36	35	..	....	....	..	1	2	..	..	..	....	1	....	1	1	1
Brant, North	13	13	13	....	....	....	..	..	..	..	..	..	2	....	....	1	1	1
Brant, South	5	5	5	....	....	....	..	..	..	..	..	..	....	....	....	....	....	....
Brantford	16	16	16	....	....	....	..	..	..	..	..	..	2	....	2	5	5	5
Brockville and Leeds	34	34	31	1	1	....	2	2	2	3	3	5	....	....	....	4	4	4
Bruce, Centre	24	24	23	....	....	....	..	..	..	..	..	..	....	....	....	3	2	2
Bruce, North	28	28	28	....	....	....	..	..	..	..	..	..	....	1	....	....	....	....
Bruce, South	37	36	36	1	....	....	..	..	..	..	..	..	....	....	....	2	2	2
Cardwell	32	29	26	....	....	....	1	1	1	..	..	..	....	1	....	....	....	....
Carleton	24	24	23	2	2	2	..	..	..	..	..	..	....	....	1	....	....	....
Cornwall	23	22	22	....	....	....	..	..	..	..	..	..	....	....	....	3	3	3
Dufferin	19	19	18	....	....	....	..	..	..	..	..	..	....	....	....	2	2	2
Dundas	13	14	14	....	....	....	..	..	..	..	..	..	....	....	....	1	1	1
Durham, East	17	17	17	....	....	....	..	..	..	..	..	..	....	....	....	3	4	2
Durham, West	12	10	10	....	....	....	1	1	1	..	..	..	1	1	....	....	....	....
Elgin, East	25	23	20	....	....	....	2	3	3	..	..	..	....	....	....	1	1	1
Elgin, West	34	33	34	....	1	....	1	..	..	..	..	..	....	....	....	4	4	3
Essex, North	*72	*73	47	....	....	....	3	4	2	..	..	..	....	1	....	8	8	4
Essex, South	28	24	24	2	2	2	2	2	2	..	..	..	....	3	....	2	2	2
Frontenac	22	21	21	2	....	2	..	2	..	2	2	2	....	..	....	....	....	....
Glengarry	24	23	22	1	1	1	1	1	1	..	..	..	....	....	1	....	....	....
Grenville	30	26	26	....	....	....	..	..	..	..	..	..	....	..	1	3	3	3
Grey, Centre	26	25	24	....	....	....	..	..	..	..	..	..	....	1	....	1	1	....
Grey, North	19	18	18	....	....	....	..	..	..	..	..	..	....	....	....	3	3	3
Grey, South	31	30	28	....	....	2	..	..	..	..	..	..	....	....	....	1	1	....
Haldimand	31	31	27	2	2	2	..	..	..	..	..	..	....	....	....	2	2	2
Haliburton	8	8	7	....	....	....	..	..	..	..	..	..	....	....	....	....	....	....
Halton	28	26	23	....	....	....	..	..	..	..	..	..	....	1	3	....	....	....
Hamilton	75	75	75	....	1	....	..	..	..	1	..	1	....	....	....	20	20	20
Hastings, East	25	24	24	....	....	....	..	..	..	..	..	..	1	....	....	2	2	2
Hastings, North	28	25	26	1	3	3	..	..	..	..	..	..	....	....	....	4	2	3
Hastings, West	39	39	39	....	1	1	..	..	..	..	..	..	....	....	....	5	5	5
Huron, East	20	19	19	1	1	1	..	..	..	..	..	..	....	1	....	....	....	....
Huron, South	35	33	32	....	1	1	1	1	1	..	..	..	....	....	2	3	4	4
Huron, West	34	34	32	....	....	....	..	..	..	..	..	..	1	....	1	2	2	2
Kent, East	27	28	26	....	....	....	..	..	..	..	..	..	....	....	1	1	1	2
Kent, West	34	36	34	....	....	....	..	..	..	..	..	..	....	....	....	3	3	3
Kingston	38	37	37	....	....	....	1	1	1	..	..	..	1	....	....	12	12	12
Lambton, East	24	24	24	....	....	....	..	..	..	1	1	1	....	....	....	....	....	....
Lambton, West	37	38	38	....	....	....	1	1	1	..	..	..	....	....	1	5	5	4
Lanark, North	23	23	23	1	1	....	..	..	..	..	..	..	....	....	....	3	3	3
Lanark, South	20	20	20	....	....	....	..	..	..	..	..	..	....	....	....	3	3	3
Lennox	14	13	14	....	....	....	..	..	..	..	..	..	....	....	....	1	1	1
Lincoln	28	27	27	....	....	....	2	2	2	..	..	..	....	....	....	1	1	1
London	35	34	34	....	....	....	..	..	..	..	..	..	....	....	....	6	6	6

* Including Windsor

SCHEDULE A.

Shop, Wholesale and Six Months' Licenses issued and the number of such licenses extended, including the proportion of fines, in the license years '95-6, '96 7 and '97-8 respectively.

Shop licenses extended.			Wholesale licenses issued.			Licenses transferred and removed.						Totals.			Proportion of duties for provincial licenses, fees for transfers and removals and fines received by the Province.		
						Transfers			Removals.								
1895-6	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897 8.	1895-6	1896-7.	1897-8.
															$ c.	$ c.	$ c.
....	....	....	....	....	....	...	4	2	1	..	..	27	30	27	1,242 64	1,123 44	1,143 78
....	....	....	1	....	....	9	5	7	..	1	..	48	45	45	2,486 49	2,494 45	2,269 10
....	....	....	..	....	....	1	2	2	..	..	1	17	16	17	853 54	804 02	850 49
....	....	....	....	....	....	1	1	...	..	..	..	6	6	5	....	....	....
....	....	....	1	1	1	8	2	3	..	..	..	32	24	27	2,876 51	2,743 61	2,808 30
....	....	....	....	....	....	4	5	3	..	..	..	48	49	45	4,561 28	4,561 98	4,463 73
....	....	....	....	....	....	9	2	3	..	..	..	36	28	28	1,796 70	1,654 95	1,540 99
....	....	....	....	....	....	5	8	7	..	..	1	33	37	36	1,744 77	1,801 08	1,793 95
...	....	....	....	....	....	4	6	2	..	..	..	44	44	40	2,468 46	2,373 62	2,339 34
....	....	....	....	....	....	8	5	5	..	..	..	41	36	32	1,868 23	1,701 91	1,457 92
....	....	....	....	....	....	3	4	6	..	..	..	29	30	32	1,230 43	1,207 08	1,166 33
....	....	....	....	....	....	8	5	5	..	..	..	37	30	30	1,966 19	1,875 79	1,861 94
....	....	....	....	....	....	4	4	1	..	1	..	25	26	21	1,379 80	1,392 14	1,355 51
....	....	....	....	....	....	3	3	5	..	..	..	17	18	20	922 67	981 23	934 65
....	....	....	....	....	....	...	...	2	..	..	1	20	21	22	1,745 75	1,766 98	1,643 75
....	....	....	....	....	....	3	4	4	1	1	..	18	17	15	621 43	532 82	550 10
....	....	....	....	....	....	10	6	5	..	..	..	38	33	29	1,628 41	1,560 13	1,402 50
....	....	....	....	....	....	5	5	8	..	..	1	44	43	46	3,749 82	3,573 71	3,509 16
....	....	....	....	....	....	14	21	7	1	1	1	98	108	61	7,301 94	7,403 15	3,091 76
....	....	....	....	....	....	8	6	7	..	..	..	42	39	37	2,345 47	1,926 75	1,824 36
....	....	....	....	....	....	1	1	4	..	..	.	27	26	29	1,065 91	1,016 80	1,062 29
4	....	....	....	....	....	3	2	3	2	1	1	35	28	29	1,348 82	1,216 71	1,204 96
....	....	....	....	....	....	7	4	8	..	..	..	40	33	38	2,192 82	2,047 15	2,061 24
....	....	1	....	....	....	6	5	3	..	..	..	33	32	28	1,423 40	1,357 40	1,230 48
...	....	....	...	....	....	2	5	2	..	..	..	24	26	23	1,746 97	1,665 44	1,716 84
....	....	....	....	....	....	3	6	3	..	..	..	35	37	33	1,716 83	1,660 53	1,576 28
....	....	....	....	....	....	5	5	4	..	1	..	40	41	35	1,995 61	1,985 57	1,697 37
....	....	....	....	....	....	2	3	1	..	..	..	10	11	8	327 06	318 12	262 03
....	....	....	....	....	....	7	4	6	..	..	.	35	31	32	1,920 16	1,734 07	1,587 78
....	....	....	4	4	3	11	17	12	5	2	1	116	119	112	17,968 02	17,906 11	17,702 26
....	....	....	....	....	....	3	2	4	1	..	..	32	28	30	1,570 25	1,488 66	1,451 40
...	1	....	....	....	....	8	3	6	1	..	..	42	34	38	1,671 96	1,441 85	1,514 06
....	....	....	2	1	1	5	3	6	.	1	..	51	50	52	5,058 59	4,957 77	4,872 05
....	....	....	..	....	....	2	4	...	1	..	..	24	25	20	1,018 46	976 60	966 23
....	....	....	1	....	....	4	3	4	..	1	1	44	43	45	2,493 07	2,440 18	2,412 77
....	...	....	....	....	....	11	10	10	1	..	2	49	46	47	2,666 80	2,752 26	2,595 81
....	....	....	....	....	....	5	5	8	..	..	1	33	34	38	2,027.85	2,075 34	2,046 37
....	....	....	....	....	....	5	3	6	..	1	..	42	43	43	4,092 97	4,436 48	4,221 24
....	....	....	1	....	....	4	4	2	..	2	..	57	56	52	6,679 24	6,422 70	6,464 03
....	...	....	....	....	....	4	3	4	..	..	..	29	28	29	1,635 80	1,621 00	1,598 86
....	....	....	....	....	....	13	9	6	..	..	..	56	53	50	3,195 03	3,270 08	3,220 39
....	....	....	....	....	..	3	4	4	..	..	..	30	31	30	2.084 22	2,050 67	1,980 20
....	...	...	....	....	....	5	3	4	..	..	..	28	26	27	1,889 68	1,843 21	1,798 34
....	..	....	....	....	....	2	2	1	..	..	..	17	16	16	1,027 49	955 96	1,069 99
...	....	....	...	....	....	2	6	5	..	..	..	33	36	35	2,068 88	2,053 49	2,097 83
....	....	....	2	2	2	7	1	4	..	..	1	50	43	47	7,763 16	7,437 64	7,432 14

in 1895-6 and 1896-7.

SCHEDULE A.—Comparative Statement showing the number of (Provincial)

License District.	Tavern licenses issued.												Tavern licenses extended.			Shop licenses issued.		
	Yearly censes.						Six months' licenses.											
	Ordinary.			Beer and wine.			Ordinary.			Beer & wine.								
	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
Manitoulin	16	19	19	....	....	....	..	..	..	..	..	..	....	....	13	....	....	....
Middlesex, East	29	29	29	3	2	2	1	..	..	..	..	..	....	....	....	....	....	....
Middlesex, North	19	19	17	....	....	2	..	..	..	..	..	..	....	....	....	3	3	3
Middlesex, West	18	18	17	....	....	....	..	..	..	..	..	..	2	....	....	1	1	1
Monck	9	9	7	....	....	1	..	..	..	..	..	..	....	....	....	1	2	2
Muskoka	20	20	21	2	2	1	3	5	3	1	1	1	....	....	....	1	1	1
Nipissing	31	34	36	....	....	....	1	1	..	..	..	..	....	....	....	6	6	6
Norfolk, North	18	14	15	2	2	3	..	..	..	..	..	..	....	....	....	2	2	2
Norfolk, South	14	13	12	3	2	3	..	..	..	1	..	..	1	....	....	....	....	....
Northumberland, East	15	15	16	3	2	1	1	..	..	..	1	..	1	....	....	3	3	3
Northumberland, West	19	20	17	....	....	....	3	3	4	1	1	..	1	....	....	2	2	2
Ontario, North	22	22	22	1	1	1	1	1	1	..	..	..	....	....	....	2	2	2
Ontario, South	22	21	26	....	....	1	..	..	..	..	..	..	....	1	....	2	2	2
Ottawa	70	76	77	....	....	....	..	1	1	..	..	..	1	....	....	33	33	33
Oxford, North	28	28	28	....	....	....	..	..	..	..	..	..	....	....	....	2	2	2
Oxford, South	20	18	18	....	1	1	..	..	..	..	..	..	....	1	....	3	3	3
Parry Sound, E. & W.	38	37	36	....	1	1	..	..	2	2	2	..	....	2	1	....	....	....
Peel	35	37	37	3	3	3	..	..	..	..	..	..	1	....	....	2	2	2
Perth, North	49	48	48	....	....	....	..	..	..	..	..	..	....	1	....	3	3	3
Perth, South	28	26	27	....	....	....	..	..	..	..	..	..	....	....	....	4	4	4
Peterborough, East	12	13	11	....	....	....	1	1	2	..	..	..	....	....	....	....	....	....
Peterborough, West	34	33	31	1	1	1	..	..	..	..	..	..	....	....	1	6	6	6
Pt. Arthur & Ft. William	25	24	28	....	....	....	1	1	1	..	..	..	1	....	1	7	8	6
Prescott	41	41	44	....	....	....	3	3	2	..	..	..	....	....	....	3	3	4
Prince Edward	15	14	12	....	....	1	1	1	1	..	..	1	....	....	....	2	2	2
Rainy River, North	12	12	16	....	....	....	..	..	1	..	..	..	....	....	....	3	3	5
Rainy River, South	6	8	10	....	....	....	..	..	..	..	..	..	....	....	....	2	1	3
Renfrew, North	27	27	26	....	....	1	..	..	..	..	..	..	....	....	....	5	5	4
Renfrew, South	34	32	34	4	4	1	..	..	..	..	..	..	....	....	....	12	11	10
Russell	49	50	51	..	....	....	..	..	..	..	..	..	....	....	..	....	....	....
St. Catharines	24	25	25	2	1	1	1	1	..	..	..	..	....	....	....	3	2	2
Simcoe, Centre	19	19	23	....	....	....	..	..	..	..	..	..	....	....	....	3	2	1
Simcoe, East	29	28	27	....	....	....	1	1	1	..	..	..	....	....	....	3	3	3
Simcoe, West	33	33	31	....	....	....	1	..	..	..	..	..	....	....	1	5	5	5
Stormont	19	19	19	....	....	....	..	..	..	..	..	..	1	....	1	....	....	..
Toronto	150	150	150	....	....	....	..	..	..	1	1	1	....	....	....	50	50	50
Victoria, East	15	15	14	1	1	1	1	1	1	..	..	..	....	....	....	....	....	....
Victoria, West	17	17	18	....	....	....	..	..	..	..	..	..	....	....	....	2	2	1
Waterloo, Nort	45	46	44	....	....	....	..	..	..	..	..	..	1	....	2	5	5	5
Waterloo, South	44	44	44	....	....	....	..	..	..	..	..	..	....	....	....	5	5	5
Welland	64	62	61	2	3	2	6	6	6	..	..	..	....	....	....	10	9	9
Wellington, East	28	28	26	....	....	1	..	..	..	..	..	..	....	....	....	1	1	1
Wellington, South	28	28	27	....	....	....	..	..	1	..	..	..	1	....	....	2	2	2
Wellington, West	31	30	29	....	1	1	..	..	..	..	..	..	....	....	....	....	....	....
Wentworth, North	22	21	20	1	1	1	..	..	..	..	..	..	....	2	....	2	2	2
Wentworth, South	18	16	17	....	....	....	..	1	..	..	..	..	....	....	....	1	1	1
Windsor	.....	.....	27	....	....	....	..	..	..	..	..	..	....	....	....	..	....	3
York, East	28	28	28	1	....	....	..	..	..	..	1	..	....	....	....	1	1	1
York, North	31	30	30	6	5	5	..	..	..	2	1	1	1	....	....	1	1	1
York, West	37	37	37	....	....	....	..	..	..	..	..	..	....	....	....	2	2	2
Totals	2,731	2,697	2,672	48	50	53	44	50	46	15	14	13	20	19	20	327	323	317

*Rainy River Divided 1895-6.

Tavern, Shop, Wholesale, and Six Months' Licenses, etc.—*Continued.*

Shop licenses extended.			Wholesale licenses issued.			Licenses transferred and removed.						Totals.			Proportion of duties for provincial licenses, fees for transfers and removals, and fines received by the Province.		
						Transfers.			Removals.								
1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
															$ c.	$ c.	$ c.
....	..	....	....	....	....	5	2	4	..	..	..	21	21	23	945 96	1,091 25	1,089 30
....	....	....	....	....	...	8	1	8	..	..	..	41	32	39	1,401 40	1,300 35	1,316 79
....	....	....	....	....	....	5	3	1	2	..	..	29	25	23	1,364 68	1,429 70	1,324 16
....	....	....	....	....	...	3	2	....	1	..	..	25	21	18	1,257 79	1,209 27	1,114 70
....	....	....	....	....	....	2	1	1	..	..	..	12	12	11	538 42	620 27	536 41
....	....	....	....	....	....	2	2	1	1	..	..	30	31	28	1,548 43	1,645 58	1,698 32
...	....	....	....	....	....	6	8	5	1	1	..	45	50	47	3,195 83	3,552 57	3,521 09
....	....	....	....	....	....	8	1	4	1	..	..	31	19	24	1,561 50	1,178 19	1,296 89
....	....	....	....	....	....	7	1	5	..	..	1	26	16	21	791 39	706 43	649 13
1	....	....	....	....	....	5	3	3	..	..	..	29	24	23	1,272 51	1,187 69	1,199 20
....	....	....	....	....	....	3	3	1	1	..	..	30	29	24	1,609 37	1,701 66	1,448 51
....	....	....	....	....	....	4	5	5	..	..	..	30	31	31	1,397 89	1,413 95	1,366 10
....	....	....	....	....	....	2	3	4	..	1	..	26	28	33	1,681 90	1,702 66	1,716 26
1	....	....	3	4	5	11	12	6	..	7	2	119	133	124	19,105 99	20,233 37	20,514 81
....	....	....	....	....	....	9	7	10	1	..	..	40	37	40	2,036 15	2,072 96	2,013 90
....	....	....	....	....	....	9	5	6	1	..	..	33	28	28	1,881 22	1,654 68	1,683 98
....	..	....	....	....	....	6	2	15	..	..	..	46	44	55	1,977 98	2,027 05	1,877 79
....	....	....	....	....	....	5	8	7	..	..	..	46	50	49	2,171 09	2,264 43	2,245 22
....	....	....	....	....	....	9	5	5	..	..	..	61	57	56	4,267 36	4,298 07	4,268 63
....	....	....	....	....	....	6	4	2	..	..	..	38	34	33	2,126 73	1,922 28	1,966 61
....	....	....	....	....	....	....	4	....	..	..	..	13	18	13	630 00	679 90	571 43
....	....	....	....	....	....	3	4	3	..	..	..	44	44	42	3,559 29	3,526 74	3,227 87
....	....	....	....	....	....	9	6	7	1	2	1	44	41	44	2,962 22	2,018 12	3,183 13
....	....	....	....	....	....	3	2	3	..	..	..	50	52	53	2,238 57	2,450 59	2,639 97
....	....	....	....	....	....	5	1	....	..	..	..	23	18	17	1,137 31	1,115 26	1,001 48
....	....	....	....	....	....	1	2	5	1	1	1	17	18	28	1,370 66	1,369 76	2,153 10
....	....	....	....	....	....	6	2	5	..	..	..	14	11	18	377 85	491 21	877 81
....	....	....	....	....	....	2	7	8	..	..	..	34	39	39	2,150 00	2,194 92	2,161 67
....	....	....	....	....	....	6	5	2	1	..	..	57	52	47	3,232 37	2,983 92	2,976 86
....	....	....	....	....	....	10	8	7	..	..	..	59	58	58	2,535 29	2,517 66	2,518 89
....	....	....	....	....	....	7	3	1	..	2	..	37	34	29	3,606 75	3,573 36	3,443 42
....	....	....	....	....	....	11	7	2	3	3	1	36	31	27	1,528 76	1,410 09	1,707 67
....	....	....	....	....	....	8	6	2	..	1	..	41	39	33	2,405 80	2,317 85	2,270 91
....	....	....	....	....	....	8	9	4	3	..	..	50	47	41	2,794 44	2,801 32	2,695 99
....	....	....	....	....	....	2	2	2	..	..	..	22	21	22	771 32	786 26	797 54
....	....	....	8	9	6	19	17	21	2	2	5	230	229	233	37,618 32	37,637 37	37,424 94
....	....	....	....	....	....	3	3	2	..	2	..	20	22	18	933 13	887 43	808 98
....	....	....	....	....	....	6	2	4	1	..	..	26	21	23	1,420 88	1,397 48	1,405 34
....	....	....	3	5	3	10	6	5	..	..	..	64	62	59	3,742 83	4,069 07	3,930 89
....	....	....	....	....	....	8	2	4	..	..	2	57	51	55	3,319 80	3,217 87	3,254 35
....	...	....	....	....	....	19	9	11	..	2	1	101	91	90	5,797 60	5,594 14	5,481 21
....	....	....	....	....	....	6	3	4	1	..	..	36	32	32	1,991 95	2,000 68	1,829 03
....	....	....	....	....	....	5	6	7	..	..	..	36	36	37	2,858 51	2,883 23	2,849 24
....	....	....	....	....	....	7	7	3	..	..	..	38	38	33	2,153 14	2,126 40	1,978 49
....	....	....	....	....	....	5	4	2	..	..	..	30	30	25	1,466 60	1,383 55	1,346 56
....	....	....	....	....	....	2	2	2	..	..	..	21	20	20	811 44	718 26	728 76
....	....	1	....	....	1	....	....	3	..	..	..	.....	...	35	.....	.....	4,185 15
....	....	....	....	....	....	5	5	4	..	..	..	34	35	33	1,458 00	1,454 64	1,557 69
....	....	....	....	....	....	4	2	6	..	..	..	45	39	43	2,238 63	2,101 35	2,110 47
....	....	....	...	....	....	16	7	7	..	..	.	55	46	46	2,528 02	2,384 58	2,489 86
6	1	2	26	26	22	548	436	433	36	37	26	3,801	3,653	3,604	273,212 45	270,906 00	268,247 40

SCHEDULE B.

COMPARATIVE STATEMENT BY COUNTIES AND CITIES, showing the number of (Provincial) Tavern, shop, Wholesale and Vessel Licenses issued in the several Counties of the Province, and the Cities separated from Counties, for the license years 1874-5-6-7-8-9-80-1-2-3-4-5-6-7-8-9-90-1-2-34-5 6-7.

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Algoma (including Thunder Bay.....	1874	30	14	.....	3	
	1875	36	15	.....	3	
	1876	18	6			
	1877	19	5			
	1878	19	5			
	1879	21	8	1		
	1880	22	6	1		
	1881	29	9	1		
	1882	35	9	1		
	1883	56	6	1		
	1884	74	12	2		
	1885	58	12	1		
	1886	62	16	1		
	1887	78	11	2		
	1888	83	16	1		
	1889	90	17			
	1890	94	15			
	1891	94	11			
	1892	92	11			
	1893	95	13			
	1894	93	12			
	1895	96	13	1		
	1896	99	13			
	1897	108	15			
Brant (not including City [illegible] ord)	1874	95	29			
	1875	73	22	2		
	1876	56	14	4		
	1877	.....	.....	7	.....	Dunkin Act in force.
	1878	53	11	5		
	1879	55	14	1		
	1880	57	14	1		
	1881	55	14	1		
	1882	59	13	1		
	1883	58	11	1		
	1884	49	7			
	1885	44	7	1		
	1886	.....	.....	.....	.....	Can. Tem. Act in force.
	1887	.....	.....	.....	.....	do
	1888	.....	.....	.....	.....	do
	1889	26	2			
	1890	26	2			
	1891	22	2			
	1892	23	2			
	1893	23	1			
	1894	22	1			
	1895	18	1			
	1896	18	1			
	1897	18	1			

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Bruce	1874	180	25			
	1875	119	22			
	1876	88	13	3		
	1877	83	12	2		
	1878	83	9	2		Dunkin Act in force for 10 months.
	1879	93	12			
	1880	98	14			
	1881	105	15			
	1882	109	18			
	1883	108	16			
	1884	99	15			
	1885					Can. Tem. Act in force.
	1886					do
	1887					do
	1888	97	6			
	1889	102	6			
	1890	98	6			
	1891	97	6			
	1892	96	5			
	1893	97	5			
	1894	90	5			
	1895	90	5			
	1896	88	4			
	1897	87	4			
Carleton (not including Ottawa)	1874	89	5			
	1875	79	8			
	1876	44	1	2		
	1877	55	3			
	1878	43	3			
	1879	43	1			
	1880	42	3			
	1881	50	3			
	1882	54	1			
	1883	58				
	1884	58	1			
	1885	55				
	1886					Can. Tem. Act in force.
	1887					do
	1888					do
	1889	44	1			
	1890	44	1			
	1891	45				
	1892	46				
	1893	44				
	1894	45				
	1895	45				
	1896	44				
	1897	44				

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop Licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Dufferin	1881	33	7	.....	.....	New county, erected 24th January, 1881.
	1882	33	5			
	1883	34	5			
	1884	34	4			
	1885	.....	.....	.....	.....	Can. Tem. Act in force.
	1886	.....	.....	.....	.....	do
	1887	.....	.....	.....	.....	do
	1888	24	2			
	1889	27	2			
	1890	26	2			
	1891	24	2			
	1892	24	2			
	1893	21	2			
	1894	21	2			
	1895	19	2			
	1896	19	2			
	1897	18	2			
Elgin	1874	113	25			
	1875	110	24			
	1876	66	16			
	1877	66	10			
	1878	69	12			
	1879	72	16			
	1880	74	12			
	1881	74	13			
	1882	74	13			
	1883	74	16			
	1884	74	12			
	1885	71	10			
	1886	.....	.....	.....	.....	Can. Tem. Act in force.
	1887	.....	.....	.....	.....	do
	1888	.....	.....	.....	.....	do
Not including St. Thomas.	1889	48	2			
" "	1890	44	1			
" "	1891	43	1			
" "	1892	44	1			
" "	1893	42	1			
" "	1894	41	1			
" "	1895	41	1			
" "	1896	39	1			
" "	1897	36	1			

SCHEDULE B —Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Essex	1874	120	28	6		
	1875	101	25	6		
	1876	62	14	5	1	
	1877	69	18	1	1	
	1878	69	18	2	1	
	1879	71	18	3	1	
	1880	70	19	2	1	
	1881	74	21	2		
	1882	71	20	2		
	1883	74	19	2		
	1884	70	15	1		
	1885	77	13			
	1886	74	16			
	1887	84	15			
	1888	82	10			
	1889	95	12			
	1890	94	8			
Not including Windsor	1891	68	5			
" "	1892	71	5			
" "	1893	73	5			
" "	1894	70	6			
" "	1895	75	6			
" "	1896	72	6			
" "	1897	73	6			
Frontenac (not including Kingston)	1874	71	2			
	1875	57	29			
	1876	29	.....	1		
	1877	17	.....	.....	.....	Dunkin Act assumed to be in force until quashed, December 28th.
	1878	34				
	1879	36				
	1880	33	1			
	1881	33	1			
	1882	33	2			
	1883	36	2			
	1884	34	2			
	1885	34	1			
	1886	.....	.....	.....	.....	Can. Tem. Act in force.
	1887	.....	.....	.....	.....	do
	1888	.....	.....	.....	.....	do
	1889	23				
	1880	25				
	1891	28				
	1892	24				
	1893	22				
	1894	22				
	1895	24				
	1896	21				
	1897	23				

SCHEDULE B—Comparative Statement—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Grey.....	1874	115	20	.....	3	
	1875	114	16	.....	2	
	1876	77	11	5	2	
	1877	.....	.....	6	2	Dunkin Act in force.
	1878	72	7	4	1	Dunkin Act in force until September.
	1879	91	12	1	1	
	1880	88	17	1	2	Melancthon and Shelburne attached to new county of Dufferin.
	1881	84	16	.....	1	
	1882	88	18	.....	1	
	1883	95	20	.....	3	
	1884	91	19	.....	1	
	1885	92	18			
	1886	92	16	.....	3	
	1887	86	14	.....	3	
	1888	84	7	.....	4	
	1889	84	6	.....	1	
	1890	81	6			
	1891	75	5			
	1892	76	5			
	1893	77	5			
	1894	76	5			
	1895	76	5			
	1896	73	5			
	1897	72	3			
Haldimand	1874	96	16			
	1875	83	13			
	1876	45	5			
	1877	49	4			
	1878	49	4			
	1879	50	5			
	1880	47	5			
	1881	51	5			
	1882	52	5			
	1883	51	5			
	1884	47	5			
	1885	47	3			
	1886	48	4			
	1887	49	4			
	1888	43	4			
	1889	45	3			
	1890	49	3			
	1891	47	3			
	1892	47	3			
	1893	44	3			
	1894	42	3			
	1895	42	3			
	1896	42	4			
	1897	37	4			

SCHEDULE B—Comparative Statement—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Haliburton	1886	7				
	1887	6				
	1888	6				
	1889	7				
	1890	7				
	1891	8				
	1892	8				
	1893	8				
	1894	10				
	1895	8				
	1896	8				
	1897	7				
Halton	1874	61	4			
	1875	58	5			
	1876	39	2	1		
	1877	38	1			
	1878	38	1			
	1879	42	1			
	1880	41	1			
	1881	41	1			
	1882	..	.....	.....	.....	Car. Temp. Act in force.
	1883	.....	.....	.....	.....	do
	1884	.....	.....	.....	.....	do
	1885	.....	.....	.....	.....	do
	1886	.....	.....	.....	....	do
	1887	.....	.....	....	....	do
	1888	28				
	1889	28				
	1890	27				
	1891	27				
	1892	26				
	1893	27				
	1894	28				
	1895	28				
	1896	26				
	1897	23				

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Hastings	1874	117	23	1		
	1875	100	21	2		
	1876	76	11	3	1	
	1877	82	14	3	1	
	1878	89	15	3	2	
	1879	94	15	3	1	
	1880	91	16	3		
	1881	90	15	3		
	1882	95	13	3		
	1883	97	15	3		
	1884	90	15	3		
	1885	98	17	3		
	1886	104	16	2		
	1887	102	13	2		
	1888	96	13	3		
Not including Belleville	1889	73	9			
" "	1890	74	8			
" "	1891	74	8			
" "	1892	72	7			
" "	1893	70	7			
" "	1894	67	7			
" "	1895	68	8			
" "	1896	66	6			
" "	1897	67	7			
Huro	1874	150	38			
	1875	164	37	2		
	1876	113	16	3		
	1877	124	16			
	1878	127	20			
	1879	134	21			
	1880	131	16			
	1881	128	15			
	1882	124	15			
	1883	124	15			
	1884	111	14			
	1885	.....	.....	.....	.....	Can. Tem. Act in force.
	1886	.....	.....	.....	.....	do.
	1887	.....	.....	.....	.....	do.
	1888	108	11			
	1889	109	8			
	1890	103	6			
	1891	104	5			
	1892	102	5	1		
	1893	94	5	1		
	1894	92	5	1		
	1895	90	5	1		
	1896	88	6			
	1897	85	6			

SCHEDULE B.—Comparative Statement, etc—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Kent	1874	128	41	.....	1	
	1875	118	34	.....	1	
	1876	66	13	4	1	
	1877	67	15	.....	1	
	1878	65	13			
	1879	67	14			
	1880	67	13			
	1881	69	13	.....	1	
	1882	69	14	.....	1	
	1883	70	14			
	1884	75	11			
	1885	71	8			
	1886	.....	.....	.....	.....	Can. Tem. Act in force.
	1887	.....	.....	.....	.....	do.
	1888	.....	.....	.....	.....	do.
	1889	72	6			
	1890	75	6			
	1891	63	5			
	1892	61	4			
	1893	61	4			
	1894	61	4			
Not including Chatham	1895	44	2			
" "	1896	46	2			
" "	1897	43	3			
Lambton	1874	89	44	1		
	1875	85	33			
	1876	65	28	1		
	1877	65	23			
	1878	70	27			
	1879	72	26			
	1880	71	25			
	1881	72	22			
	1882	75	22			
	1883	73	19			
	1884	74	16	1		
	1885	70	10	1		
	1886	.....	.....	.....	.....	Can. Tem. Act in force.
	1887	.....	.....	.....	.....	do.
	1888	.....	.....	.....	.....	do.
	1889	65	9			
	1890	70	10			
	1891	64	6			
	1892	62	5			
	1893	64	5			
	1894	63	5			
	1895	61	5			
	1896	62	5			
	1897	62	4			

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Lanark	1874	62	20	2		
	1875	62	14	1		
	1876	32	9	2		
	1877	32	9			
	1878	7	4			
	1879	33	6	.....	.....	Dunkin Act in force, except in Perth.
	1880	34	8			
	1881	36	6			
	1882	36	7			
	1883	35	7			
	1884	36	7			
	1885	37	6			
	1886	.....	.....	.....	.....	Can. Tem. Act in force.
	1887	.....	.....	.....	.....	do.
	1888	.....	.....	.....	.....	do.
	1889	39	6			
	1890	45	7			
	1891	44	6			
	1892	44	7			
	1893	44	7			
	1894	44	6			
	1895	44	6			
	1896	44	6			
	1897	43	6			
Leeds and Grenville	1874	145	32	1		
	1875	136	23	1		
	1876	79	23	3		
	1877	101	25			
	1878	97	19			
	1879	97	18			
	1880	97	20	1		
	1881	89	18			
	1882	92	21			
	1883	94	21			
	1884	88	17			
	1885	87	17			
	1886	.....	.....	.....	.....	Can. Tem. Act in force.
	1887	.....	.....	.....	.....	do.
	1888	.....	.....	.....	.....	do.
	1889	73	13			
	1890	70	10			
	1891	69	10			
	1892	66	8	1		
	1893	67	7	1		
	1894	64	7			
	1895	65	7			
	1896	61	7			
	1897	57	7			

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Lennox and Addington ...	1874	52	7	.....	1	
	1875	46	8			
	1876	28	6	1		
	1877	.....	.....	1	.....	Dunkin Act in force.
	1878	36	6			
	1879	37	5			
	1880	37	5			
	1881	41	5			
	1882	43	6			
	1883	45	6			
	1884	44	5			
	1885	42	5			
	1886	.....	.....	.....	.....	Can. Tem. Act in force.
	1887	.....	.....	.....	.....	do.
	1888	.....	.....	.....	.....	do.
	1889	52	3			
	1890	49	2			
	1891	46	2			
	1892	47	2			
	1893	47	2			
	1894	44	1			
	1895	40	1			
	1896	37	1			
	1897	39	1			
Lincoln (not including St. Catharines)	1874	94	23			
	1875	103	37			
	1876	70	31			
	1877	70	25			
	1878	69	21			
	1879	72	16			
	1880	73	12			
	1881	69	14			
	1882	73	15			
	1883	72	13			
	1884	71	11			
	1885	64	10			
	1886	.....	.....	.....	.....	Can. Tem. Act in force.
	1887	.....	.....	.....	.....	do.
	1888	.....	.....	.....	.....	do.
	1889	36	3			
	1890	36	3			
	1891	35	3			
	1892	34	1			
	1893	29	1			
	1894	28	1			
	1895	28	1			
	1896	27	1			
	1897	27	1			

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Middlesex (not including London)	1874	188	17	1		
	1875	174	33			
	1876	122	26	3		
	1877	139	23			
	1878	143	21			
	1879	141	19			
	1880	134	18			
	1881	138	18			
	1882	133	16			
	1883	130	18			
	1884	126	17			
	1885	128	16	.....	1	
	1886	.....	.....	.....	.....	Can. Temp. Act in force.
	1887	.....	.....	.....	.....	do
	1888	.....	.....	.....	.....	do
	1889	82	8			
	1890	93	6			
	1891	93	5			
	1892	90	5			
	1893	80	4			
	1894	73	4			
	1895	69	4			
	1896	68	4			
	1897	67	4			
Muskoka and Parry Sound	1874	9				
	1875	23				
	1876	19				
	1877	22				
	1878	29				
	1879	38	1			
	1880	44	4			
	1881	45	4			
	1882	48	5			
	1883	49	6			
	1884	48	4			
	1885	37	1			
	1886	23				
	1887	21				
	1888	32	1			
	1889	45	2			
	1890	47	1			
	1891	47	1			
	1892	53	1			
	1893	50	2			
	1894	56	2			
	1895	60	1			
	1896	60	1			
	1897	59	1			

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Nipissing	1878	2	1			
	1879	3	1			
	1880	3	1			
	1881	11	8			
	1882	8	5			
	1883	9	5			
	1884	5	5			
	1885	23	6			
	1886	22	4			
	1887	24	5			
	1888	23	4			
	1889	23	4			
	1890	27	4			
	1891	26	5			
	1892	30	6			
	1893	30	6			
	1894	28	5			
	1895	31	6			
	1896	34	6			
	1897	36	6			
Norfolk	1874	73	6			
	1875	74	6			
	1876	51	4	2		
	1877	51	5	1		
	1878	55	5			
	1879	51	7			
	1880	51	6			
	1881	55	6			
	1882	56	6			
	1883	54	6			
	1884	51	4			
	1885	.....	.....	.....	.....	Can. Temp. Act in force.
	1886	.....	.....	.....	.....	do
	1887	.....	.....	.....	.....	do
	1888	37	4			
	1889	41	3			
	1890	39	2			
	1891	39	2			
	1892	41	2			
	1893	39	2			
	1894	35	2			
	1895	37	2			
	1896	31	2			
	1897	33	2			

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Northumberland and Durham	1874	135	35	2	1	
	1875	121	32	2	1	
	1876	102	27	4	1	
	1877	103	25	2	1	
	1878	89	21	2	2	Dunkin Act in force for 10 months, except in Port Hope and Cobourg.
	1879	98	21	.....	1	
	1880	100	22	.....	1	
	1881	100	23	.....	1	
	1882	102	23	.....	1	
	1883	104	23	.....	1	
	1884	101	19			
	1885	97	16			
	1886	.....	.....	.....	.....	Can. Tem. Act in force.
	1887	.....	.....	.....	.....	do
	1888	.....	.....	.....	.....	do
	1889	81	14			
	1890	74	13			
	1891	77	15			
	1892	76	14			
	1893	75	10			
	1894	68	9			
	1895	66	8			
	1896	64	9			
	1897	61	7			
Ontario	1874	86	35			
	1875	87	23			
	1876	60	10			
	1877	58	9			
	1878	55	8	2	.....	Dunkin Act in force for 10 months.
	1879	61	9			
	1880	65	11			
	1881	66	12			
	1882	71	13			
	1883	72	12			
	1884	68	11			
	1885	67	12			
	1886	.....	.....	.....	.....	Can. Tem. Act in force.
	1887	.....	.....	.....	.....	do
	1888	.....	.....	.....	.....	do
	1889	64	7			
	1890	62	7			
	1891	60	4			
	1892	57	6			
	1893	50	5			
	1894	47	4			
	1895	45	4			
	1896	44	4			
	1897	50	4			

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Oxford	1874	104	29			
	1875	102	25			
	1876	73	9	4		
	1877	70	10	1		
	1878	71	10			
	1879	74	12			
	1880	74	14			
	1881	73	13			
	1882	74	11			
	1883	72	9			
	1884	62	8			
	1885	.....	.....	.....	.....	Can. Tem. Act in force.
	1886	.....	.....	.....	.....	do
	1887	.....	.....	.....	.....	do
	1888	.....	.....	.....	.....	do
	1889	52	6	1		
	1890	58	7	1		
	1891	57	5	1		
	1892	50	5	1		
	1893	50	6			
	1894	48	6			
	1895	48	5			
	1896	47	5			
	1897	47	5			
Peel	1874	91	15			
	1875	86	15			
	1876	49	10			
	1877	57	9			
	1878	60	8			
	1879	57	7			
	1880	62	7			
	1881	56	7			
	1882	57	6			
	1883	57	5			
	1884	55	4			
	1885	58	4			
	1886	55	5			
	1887	56	4			
	1888	57	3			
	1889	52	3			
	1890	52	3			
	1891	51	3			
	1892	47	3			
	1893	48	2			
	1894	47	2			
	1895	46	2			
	1896	47	2			
	1897	47	2			

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Perth	1874	145	33			
	1875	135	25			
	1876	101	13	3		
	1877	105	17			
	1878	105	17			
	1879	110	18			
	1880	110	19			
	1881	106	19			
	1882	110	19			
	1883	109	17			
	1884	102	14			
	1885	93	14			
	1886	95	12			
	1887	95	13			
	1888	96	10			
(Not including Stratford)	1889	74	5			
do	1890	72	5			
do	1891	69	4			
do	1892	68	5			
do	1893	65	6			
do	1894	62	5			
do	1895	61	5			
do	1896	58	5			
do	1897	59	5			
Peterborough	1874	98	16			
	1875	72	16			
	1876	40	11	2	1	
	1877	43	11	.....	1	
	1878	35	11	.....	1	Dunkin Act in force in part of West Riding for 10 months.
	1879	42	13	.....	1	
	1880	46	12	.....	1	
	1881	46	14	.....	1	
	1882	50	15	.....	1	
	1883	50	14	.....	1	
	1884	46	13	.....	1	
	1885	43	12			
	1886	.....	.....	.....	.....	Can. Tem. Act in force.
	1887	.....	.....	.....	.....	do
	1888	.....	.....	.....	.....	do
	1889	43	10	.....	1	
	1890	41	11			
	1891	45	9			
	1892	46	8			
	1893	48				
	1894	39				
	1895	47	6			
	1896	47	6			
	1897	43	6			

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Prescott and Russell.....	1874	63	10			
	1875	58	11	1		
	1876	52	.....			
	1877	46	5			
	1878	49	5			
	1879	41	5			
	1880	42	4			
	1881	50	5			
	1882	53	6			
	1883	62	7			
	1884	65	4			
	1885	65	3			
	1886	68	1			
	1887	78	1			
	1888	76	1			
	1889	76	1			
	1890	78	2			
	1891	75	3			
	1892	77	2			
	1893	72	2			
	1894	69	3			
	1895	71	3			
	1896	76	3			
	1897	76	4			
Prince Edward	1874	22	3	.....	3	
	1875	23	3	.....	1	
	1876	....	.....	1	1	Dunkin Act in force.
	1877	. .....	.....	....	.....	do
	1878	.....	.....	.....	.....	do
	1879	23	2	.....	1	
	1880	24	2	....	3	
	1881	24	3	.....	1	
	1882	22	3	....	2	
	1883	23	4	....	2	
	1884	21	1	.....	2	
	1885	23	2	....	2	
	1886	24	2			
	1887	21	2	.....	2	
	1888	18	2	.....	2	
	1889	16	2	.....	2	
	1890	18	2			
	1891	18	2			
	1892	17	2			
	1893	16	2			
	1894	15	2			
	1895	15	2			
	1896	14	2			
	1897	13	2			

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Renfrew	1874	100	35	.....	1	
	1875	102	30	1	1	
	1876	51	20	.....	1	
	1877	42	17			
	1878	31	15			
	1879	36	16			
	1880	42	21			
	1881	47	17			
	1882	48	23			
	1883	63	30			
	1884	44	20			
	1885	.....	.....	.....	.....	Can. Temp. Act in force.
	1886	.....	.....	.....	.....	do
	1887	.....	.....	.....	.....	do
	1888	55	12			
	1889	55	16			
	1890	56	16			
	1891	50	13			
	1892	58	14			
	1893	60	13			
	1894	66	15			
	1895	65	17			
	1896	63	16			
	1897	62	14			
Simcoe	1874	223	42			
	1875	196	35	2	2	
	1876	135	24	2	2	
	1877	137	24	1	2	
	1878	149	21	1	1	
	1879	142	20	1	1	
	1880	155	23	1	1	
	1881	144	23	1	1	Mono and Mulmur attached to new county of Dufferin.
	1882	146	23	1		
	1883	147	26			
	1884	138	24			
	1885	.....	.....	.....	.....	Can. Temp. Act in force.
	1886	.....	.....	.....	.....	do
	1887	.....	.....	.....	.....	do
	1888	121	17			
	1889	124	18			
	1890	123	17			
	1891	113	15			
	1892	117	12			
	1893	113	11			
	1894	106	11			
	1895	105	11			
	1896	102	10			
	1897	100	9			

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Stormont, Dundas and Glengarry	1874	122	31			
	1875	80	28			
	1876	82	22			
	1877	87	17			
	1878	94	17			
	1879	91	16			
	1880	91	18			
	1881	96	18			
	1882	95	18			
	1883	89	17			
	1884	92	15			
	1885	.....	.....	.....	.....	Can. Temp. Act in force.
	1886	.....	.....	.....	.....	do
	1887	.....	.....	.....	.....	do
	1888	105	8			
	1889	111	10			
	1890	103	8			
	1891	96	10			
	1892	94	10			
	1893	84	8			
	1894	82	8	1		
	1895	80	4			
	1896	79	4			
	1897	78	4			
Victoria	1874	78	13	1		
	1875	70	9	.....	1	
	1876	55	5	1	.....	Including Haliburton.
	1877	56	5	.....	.....	
	1878	56	6	.....	.....	
	1879	60	6	.....	.....	
	1880	59	5	.....	.....	
	1881	62	4	.....	.....	
	1882	62	3	.....	1	
	1883	62	3	.....	2	
	1884	58	3	.....	.....	
	1885	54	3	.....	.....	
	1886	.....	.....	.....	.....	Can. Temp. Act in force.
	1887	.....	.....	.....	.....	do
	1888	.....	.....	.....	.....	do
	1889	46	2			
	1890	44	2			
	1891	47	2			
	1892	40	3			
	1893	39	3			
	1894	38	3			
	1895	33	2			
	1896	33	2			
	1897	33	1			

SCHEDULE B—Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Waterloo	1874	135	21			
	1875	136	20	3		
	1876	86	19	13		
	1877	84	17	10		
	1878	87	17			
	1879	89	15			
	1880	87	15			
	1881	88	16			
	1882	90	17			
	1883	91	15	.....	1	
	1884	92	14			
	1885	90	13			
	1886	87	12			
	1887	87	12			
	1888	90	9	1		
	1889	91	10	1		
	1890	92	10	1		
	1891	91	10	1		
	1892	90	11	1		
	1893	90	10	1		
	1894	88	10	1		
	1895	89	10	3		
	1896	90	10	5		
	1897	88	10	3		
Welland	1874	145	28	3		
	1875	151	23			
	1876	73	19			
	1877	80	19			
	1878	89	21			
	1879	92	25			
	1880	87	29			
	1881	81	19			
	1882	78	20			
	1883	79	18			
	1884	82	14			
	1885	79	15			
	1886	82	12			
	1887	78	10			
	1888	70	8			
	1889	73	9			
	1890	73	9			
	1891	70	9			
	1892	71	8			
	1893	66	10			
	1894	64	10			
	1895	66	10			
	1896	65	9			
	1897	63	9			

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

Counties.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Wellington	1874	183	52			
	1875	182	41	3		
	1876	138	29	3		
	1877	130	28	3		
	1878	134	29			
	1879	138	29			
	1880	145	30			
	1881	134	24	.....	.....	Orangeville, Amaranth and East Garafraxa attached to new county of Dufferin.
	1882	128	26			
	1883	126	22			
	1884	116	19			
	1885	104	13			
	1886	.....	.....	.....	.....	Can. Temp. Act in force.
	1887	.....	... .	....	.....	do
	1888	....	....	.....	.....	do
	1889	78	5			
Not including Guelph	1890	77	4			
do	1891	80	3			
do	1892	79	3			
do	1893	76	2			
do	1894	72	2			
do	1895	71	1			
do	1896	71	1			
do	1897	68	1			
Wentworth (not including Hamilton)	1874	110	32	4		
	1875	107	19	2		
	1876	61	11	2		
	1877	56	10			
	1878	47	6			
	1879	63	6			
	1880	56	6			
	1881	55	6			
	1882	51	6			
	1883	52	6			
	1884	54	6			
	1885	54	6			
	1886	49	6			
	1887	51	5			
	1888	47	4			
	1889	49	3			
	1890	49	4			
	1891	49	3			
	1892	46	3			
	1893	45	3			
	1894	42	3			
	1895	41	3			
	1896	38	3			
	1897	38	3			

SCHEDULE B.—Comparative Statement, etc.—*Continued*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
York (not including Toronto)	1874	148	39			
	1875	164	35			
	1876	108	16	1		
	1877	97	15			
	1878	...	...	....	.....	Dunkin Act in force.
	1879	114	15	....	....	do one month (May).
	1880	117	16			
	1881	128	21			
	1882	131	24			
	1883	132	23			
	1884	121	13			
	1885	114	12			
	1886	116	10			
	1887	109	7			
	1888	107	2			
	1889	112	1			
	1890	108	2			
	1891	105	3			
	1892	108	4			
	1893	104	4			
	1894	103	4			
	1895	102	4			
	1896	100	4			
	1897	100	4			

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

City.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Toronto	1874	309	184	21	16	
	1875	299	128	28	9	
	1876	216	100	39	9	
	1877	182	100	26	6	
	1878	181	92	20	10	
	1879	195	88	19	6	
	1880	204	94	18	4	
	1881	210	95	15	6	
	1882	216	100	14	7	
	1883	197	98	14	5	
	1884	217	88	13	3	
	1885	227	71	14*	2*	
	1886	224	66	13	3	
	1887	150	50	13	1	
	1888	150	50	12	3	
	1889	152	50	14	3	
	1890	150	50	11		
	1891	150	50	11		
	1892	150	50	10		
	1893	149	50	10		
	1894	150	50	11		
	1895	150	50	8		
	1896	150	50	9		
	1897	150	50	6		
Hamilton	1874	127	93	.....	3	
	1875	110	72			
	1876	68	61	11	1	
	1877	68	55	7	2	
	1878	68	64	7	2	
	1879	68	61	8		
	1880	74	57	7		
	1881	89	55	7		
	1882	98	58	8		
	1883	105	54	8		
	1884	97	47	4		
	1885	110	48	3		
	1886	112	45	5		
	1887	107	40	4		
	1888	111	37	2		
	1889	91	38	3		
	1890	92	38	3		
	1891	91	37	3		
	1892	94	34	3		
	1893	94	30	3		
	1894	75	20	4		
	1895	75	20	4		
	1896	76	20	4		
	1897	75	20	3		

* Dominion issues.

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

City.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Ottawa	1874	120	77	6		
	1875	114	148	7		
	1876	75	77	7	1	
	1877	75	80	2	1	
	1878	73	77	....	1	
	1879	73	71	.....	1	
	1880	75	72	.....	1	
	1881	75	77	....	1	
	1882	75	76	....	1	
	1883	75	84	.....	1	
	1884	75	78	.....	1	
	1885	75	77			
	1886	75	69	1		
	1887	75	68	1	1 B. & W.	
	1888	76	54	2	1	
	1889	80	56	1	1 B. & W.	
	1890	88	59	2		
	1891	87	59	1		
	1892	78	46	1		
	1893	72	40	5		
	1894	71	38	5		
	1895	70	33	3		
	1896	76	33	4		
	1897	77	33	5		
London	1874	75	40	3		
	1875	75	74	2		
	1876	57	34	5		
	1877	58	35	1		
	1878	58	37	1		
	1879	57	36	2		
	1880	45	27	2		
	1881	45	24	3		
	1882	47	26	3		
	1883	47	24	2		
	1884	48	22	2		
	1885	49	22	1		
	1886	61	21	2		
	1887	54	19	2		
	1888	57	14	1		
	1889	58	13	1		
	1890	56	12	1		
	1891	41	10	1		
	1892	34	6	3		
	1893	34	6	5		
	1894	34	6	2		
	1895	35	6	2		
	1896	34	6	2		
	1897	34	6	2		

SCHEDULE B—.Comparative Statement, etc.—*Continued.*

City.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Kingston	1874	97	25	.....	1	
	1875	75	20	3	1	
	1876	53	23	6	5	
	1877	61	21	3	8	
	1878	61	21	3	8	
	1879	62	20	3	8	
	1880	62	20	3	8	
	1881	64	20	2	11	
	1882	53	22	2	9	
	1883	53	23	3	6	
	1884	39	20	2	6	
	1885	38	22	1	4	
	1886	41	22	1	6	
	1887	43	20	1	6	
	1888	44	15	1	7	
	1889	40	15	1		
	1890	38	15	1		
	1891	39	15	1		
	1892	41	15	1		
	1893	40	14	1		
	1894	39	13	1		
	1895	38	12	1		
	1896	37	12			
	1897	37	12			
St. Catharines	1886	29	7			
	1887	23	7			
	1888	26	7			
	1889	26	6			
	1890	26	5			
	1891	26	4			
	1892	26	3			
	1893	26	3			
	1894	26	3			
	1895	26	3			
	1896	26	2			
	1897	26	2			
Brantford	1886	19	5	3		
	1887	18	5	3		
	1888	18	5	3		
	1889	18	5	3		
	1890	18	5	2		
	1891	18	5	1		
	1892	18	5	1		
	1893	18	5	1		
	1894	18	5	1		
	1895	16	5	1		
	1896	16	5	1		
	1897	16	5	1		

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

City.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
St. Thomas	1889	20	6			
	1890	18	4			
	1891	18	4			
	1892	18	4			
	1893	18	4			
	1894	18	4			
	1895	18	4			
	1896	18	4			
	1897	18	3			
Stratford	1889	21	4			
	1890	21	4			
	1891	21	4			
	1892	21	4			
	1893	19	4			
	1894	16	2			
	1895	16	2			
	1896	16	2			
	1897	16	2			
Guelph	1889	16	2			
	1890	16	2			
	1891	16	2			
	1892	16	2			
	1893	16	2			
	1894	16	2			
	1895	16	2			
	1896	16	2			
	1897	16	2			
Belleville	1889	25	3	2		
	1890	25	3	2		
	1891	25	3	2		
	1892	25	3	2		
	1893	24	3	2		
	1894	24	3	2		
	1895	25	3	2		
	1896	26	3	1		
	1897	26	3	1		
Windsor	1891	22	4			
	1892	25	5			
	1893	27	4			
	1894	27	4			
	1895	27	4			
	1896	27	4			
	1897	27	3	1		
Chatham	1895	17	2			
	1896	18	2			
	1897	17	2			

SCHEDULE B.—*Concluded.*

RECAPITULATION, showing the total number of provincial licenses issued in the several counties in the province, including the cities, during the license years 1874-5-6-7-8-9-80-1-2-3-4 5-6 7-8 9 90-1 2-3-4-5-6 7.

Years.	Tavern.	Shop.	Wholesale.	Vessel.	Total.
1874	4,793	1,307	52	33	6,185
1875	4,459	1,257	78	24	5,818
1876	2,977	787	147	27	3,938
1877	2,845	739	65	27	3,676
1878	2,910	724	52	29	3,715
1879	3,199	757	42	22	4,020
1880	3,227	760	40	22	4,049
1881	3,311	764	34	24	4,133
1882	3,317	787	35	24	4 163
1883	3,363	781	36	21	4,201
1884	3,253	675	28	14	3,970
1885	2,574	525	24	9	3,132
1886	1,567	367	28	12	1,974
1887	1,496	325	28	13	1,862
1888	2,066	336	26	17	2,445
1889	3,073	445	27	15	3,560
1890	3,071	428	24	....	3,523
1891	2,990	403	21	....	3,414
1892	2,966	378	25	....	3,369
1893	2,888	357	31	...	3,276
1894	2,785	337	29	....	3,151
1895	2,779	327	26	....	3,132
1896	2,747	323	26	....	3,096
1897	2,725	317	22	....	3,064

The six Months' Licenses and the Licenses *extended* do not appear in the above Schedule or recapitulation, and as a consequence the total number of Licenses issued, according to the Statement, does not correspond with the number as shown in Schedules A and C. Beer and Wine Licenses are included with the ordinary licenses, under the heads of Tavern Licenses and Vessel Licenses respectively. An *extended* License is good for a period not exceeding three months. It is not in the nature of a new license, but simply a permission, granted by the Board of Commissioners, to the holder of a license expiring in April, to continue his business under the old license for the specified period, that he may be enabled to dispose of his stock on hand and quit the business without loss. Six Months' Licenses run from the first day of May to the thirty-first day of October, and are not valid after the latter date. They are granted in localities which are largely resorted to in summer by visitors, where the Board of Commissioners are of the opinion that increased tavern accommodation for the summer months is necessary.

SCHEDULE C.

COMPARATIVE STATEMENT BY MUNICIPALITIES, showing the number of Provincial Licenses, whether Ordinary or Beer and Wine, issued, and the number extended, transferred or removed, the gross sums deposited to the credit of the License Fund Accounts therefor, and for fines, the amount imposed by municipal by-laws for licenses in excess of statutory duties, for 1895-6, 1896 7 and 1897-8, and the revenue paid over to the municipal treasurers during the license years 1895-6, 1896-7 and 1897-8 respectively.

License District.	Municipality.	Tavern. Ordinary. 1895-6.	1896-7.	1897-8.	Tavern. Beer and wine. 1895-6.	1896-7.	1897-8.	Shop. 1895-6.	1896-7.	1897-8.	Wholesa'e. 1895-6.	1896-7.	1897-8.	Extended tavern. 1895-6.	1896-7.	1897-8.	Extended shop. 1895-6.	1896-7.	1897-8.	Six months. 1895-6.	1896-7.	1897-8.
Addington.	Newburg	2	...	1	....	....	....	....	....	....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	1	.....
	Camden	10	10	10	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Sheffield	6	6	6	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Kaladar and Anglesea	1	1	1	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Barrie	1	1	1	....	....	..	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Kennebec	1	1	1	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Olden	...	1	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Oso	2	1	1	....	....	..	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Hinchinbrooke	2	3	3	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Palmerston and N. & S. Canonto	1	1	1	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Clarendon and Miller	....	....	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	..	....	.....	.....
	Denbigh	....	....	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Algoma	Sault Ste. Marie	7	7	7	....	....	....	....	..	....	1	.....	.....	.. ..	....	.....	.....	.....	....	.....	.....	1
	St. Joseph	2	2	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Hilton	1	1	1	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Thessalon	3	3	3	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Balfour	2	2	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Plummer Additional	2	2	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Rayside	1	1	1	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Sault Ste. Marie Tp	1	....	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	1
	Thessalon Township	1	....	....	....	....	....	....	....	....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....
	Hallam	3	3	3	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Whitefish	1	1	1	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Salter and May and 116	2	2	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Nairn, Lorne & Hyman	....	....	1	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Unorganized Territory	11	12	10	...	....	....	1	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.	.....	.....	.....

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6.	1896-7.	1897-8.	Amounts received for provincial licenses transfers, removals and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportions thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Addington	Newburg	..	1	1	..	..	..	2	3	2	240 00	150 00	136 00	52 81	44 41	28 95	.....	.....	.....	
	Camden	..	2	1	..	..	..	10	12	11	970 00	940 00	1,010 00	294 84	270 67	293 50	.....	.....	.....	
	Sheffield	..	..	..	1	..	..	7	6	6	670 00	540 00	640 00	215 63	152 25	190 16	.....	.....	.....	
	Kaladar and Anglesea	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	26 41	25 37	24 80	.....	.....	.....	
	Barrie	..	..	..	..	..	..	1	1	1	140 00	90 00	90 00	48 41	25 37	24 80	.....	.....	.....	
	Kennebec	..	..	..	..	..	..	1	..	1	90 00	100 00	90 00	26 41	29 60	24 80	.....	.....	.....	
	Olden	..	..	..	..	..	..	.....	.....	.....	.....	.....	120 00	.....	.....	54 80	.....	.....	.....	
	Oso	..	..	..	..	..	..	2	1	1	240 00	170 00	310 00	112 81	76 53	90 95	60 00	30 00	30 00	
	Hichinbrooke	..	1	..	..	..	..	2	4	3	200 00	320 00	.....	61 61	97 27	.....	.....	.....	.....	
	Palmerston and N. & S. Canonto	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	26 41	25 37	24 80	.....	.....	.....	
	Clarendon and Miller	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Denbigh	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Algoma	Sault Ste Marie	1	3	1	..	1	..	9	11	9	1,660 00	1,460 00	1,510 00	638 59	628 12	615 00	350 00	350 00	375 00	
	St. Joseph	1	1	1	..	..	..	3	3	3	190 00	190 00	190 00	52 11	58 31	50 55	.....	.....	.....	
	Hilton	1	..	..	..	..	..	2	1	1	100 00	90 00	90 00	28 00	26 91	24 00	..	.....	.....	
	Thessalon	..	..	..	..	..	..	3	3	3	60 00	600 00	600 00	246 00	257 65	246 00	150 00	150 00	150 00	
	Balfour	1	..	1	..	..	..	3	2	3	290 00	280 00	290 00	152 00	153 83	152 00	100 00	100 00	100 00	
	Plummer Additional	..	1	..	..	..	..	2	3	2	280 00	290 00	28 00	148 00	148 31	146 61	100 00	100 00	100 00	
	Rayside	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	24 00	26 91	24 00	.....	.....	.....	
	Sault Ste. Marie Tp	..	..	..	..	..	..	1	1	1	90 00	100 00	100 00	24 00	68 46	67 00	.....	55 00	55 00	
	Thessalon Township	..	..	..	..	..	..	1	1	..	90 00	86 40	.....	24 00	48 31	.....	.....	21 40	.....	
	Hallam	2	..	..	..	..	..	5	3	3	520 00	525 00	450 00	298 18	335 74	252 00	210 00	255 00	180 00	
	Whitefish	..	..	..	..	..	..	1	1	1	110 00	110 00	110 00	44 00	46 91	44 00	20 00	20 00	20 00	
	Salter and May and 116	1	..	1	..	..	..	3	2	3	230 00	220 00	230 00	92 00	93 83	90 55	40 00	40 00	40 00	
	Nairn, Lorne & Hyman	..	..	1	..	..	..	.....	.....	2	.....	.....	100 00	.....	.....	27 21	.....	.....	.....	
	Unorganized Territory	2	..	2	..	..	..	14	13	13	1,100 00	1,220 00	1,010 00	.....	.....	.....	.....	.....	.....	Payable to province less proportion of expenses.

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern.						Shop.			Wholesale.			Extended Tavern.			Extended Shop.			Six Months.		
		Ordinary.			Beer and wine.																	
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
North Brant	South Dumfries	2	2	2	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....	....	....	....
	Brantford Township	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Onondaga	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Paris	6	6	6	....	....	....	1	1	1	....	....	....	1	....	....	....	....	....	....	....	....
t	Brantford Township	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Burford	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Oakland	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Brantford City		16	16	16	....	....	....	5	5	5	1	1	1	2	....	2	....	....	....	....	....	....
Brockville and Leeds	Brockville	10	10	10	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	Gananoque	6	6	6	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	1	....
	Newboro'	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Bastard and Burgess	3	3	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	North Crosby	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Front of Leeds and Lansdowne	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	1B&W.	1B&W.	2B&W.
	Front of Yonge and Escott	....	....	....	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	1B&W.	1B&W.	2B&W.
	Rear of Yonge and Escott	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	1	1	1
	Rear of Leeds and Lansdowne	4	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	1B&W.	1B&W.	1B&W.
	Elizabethtown	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	1	....	1
	South Crosby	1	2	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Athens	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6.	1896-7.	1897-8.	Amount received for provincial licenses, transfers, removals and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
North Brant	South'Dumfries	..	..	..	..	..	1	3	2	3	265 00	200 00	210 00	60 79	44 72	57 62	22 50	20 00	20 00	
	Brantford, Township	..	..	..	..	..	..	3	3	3	270 00	270 00	300 00	39 38	37 08	60 77	.....	.....	.....	
	Onondaga	..	..	..	..	..	..	2	2	2	180 00	180 00	180 00	26 25	24 72	34 73	.....	.....	.....	
	Paris	1	2	2	..	..	..	9	9	9	1,570 00	1,430 00	1,420 00	515 66	471 53	517 85	362 50	350 00	350 00	
South Brant	Brantford, Township	..	..	..	..	..	..	2	2	2	180 00	180 00	180 00	.....	.....	.....	.....	.....	.....	
	Burford	1	1	..	..	..	..	3	3	2	210 00	190 00	180 00	.....	.....	.....	.....	.....	.....	
	Oakland	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	.....	.....	.....	.....	.....	.....	
Brantford City		8	2	3	..	..	..	32	24	27	6,620 00	6,280 00	6,445 00	3,073 00	2 867 20	2,936 61	1,820 00	1,780 00	1,820 00	
Brockville and Leeds	Brockville	..	2	1	..	..	..	12	13	13	6,700 00	6,780 00	6,710 00	3,642 51	3,691 33	3,651 73	4,840 00	4,840 00	4,840 0	
	Gananoque	1	1	..	..	..	..	9	10	8	2,170 00	2,355 00	2,160 00	1,280 23	1,390 00	1,277 97	960 00	1,020 00	960 0	
	Newboro'	1	..	..	..	..	..	3	2	2	330 00	320 00	300 00	144 04	130 17	119 62	80 00	60 00	60 00	
	Bastard and Burgess	..	..	..	..	..	..	3	3	1	380 00	360 00	120 00	188 53	180 22	59 81	90 00	90 00	30 00	
	North Crosby	..	..	1	..	..	..	3	3	4	300 00	300 00	310 00	118 67	120 22	124 39	30 00	30 00	30 00	
	Front of Leeds and Lansdowne	..	..	1	..	..	..	2	2	4	158 75	158 75	207 50	61 58	62 65	84 46	.....	.....	.....	
	Front of Yonge and Escott	..	..	..	..	..	..	2	2	2	56 25	56 25	147 50	22 17	22 55	124 91	.....	.....	110 00	
	Rear of Yonge and Escott	..	..	..	..	..	..	2	2	2	150 00	150 00	160 00	59 34	60 11	64 68	15 00	15 00	15 00	
	Rear of Leeds and Lansdowne	..	2	..	..	..	..	4	5	3	360 00	320 00	320 00	118 23	115 28	114 27	.....	.....	.....	
	Elizabethtown	1	..	..	..	..	..	3	2	2	228 75	228 75	168 75	126 51	102 72	72 11	60 00	10 00	10 00	
	South Crosby	..	..	..	..	..	..	2	2	2	135 00	180 00	185 00	44 34	60 14	69 55	.....	.....	.....	
	Athens	1	..	..	..	..	..	3	2	2	270 00	270 00	284 00	73 90	75 18	81 49	.....	.....	.....	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

Licens e District.	Municipality.	Tavern.						Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		Ordinary.			Beer and Wine.																	
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
Centre Bruce	Paisley	4	4	4	....	....	....	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Kincardine, Town	6	6	5	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Chesley	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Greenock	7	7	7	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Huron	3	3	3	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Kincardine, Township	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Elderslie	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
North Bruce	Tiverton	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Port Elgin	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Southampton	2	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Tara	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Wiarton	5	5	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Bruce	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Saugeen	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Arran	1	....	....	....	....	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....	....	....
	Amabel	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Eastnor	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Albemarle	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Lindsay & St. Edmunds	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
South Bruce	Lucknow	4	4	4	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....
	Teeswater	4	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Walkerton	8	8	8	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....
	Culross	3	3	3	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Carrick	10	10	10	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Brant	6	6	6	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Kinloss	2	2	2	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....

SCHEDULE C.—*Continued.*

License District.	Municipality.	License transferred and removed.						Totals.			Amounts received for provincial licenses, transfers, removals, and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks
		Transfers.			Removals.															
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	
											$ c	$ c.	$ c.	$ c	$ c.	$ c.	$ c.	$ c	$ c.	
Centre Bruce	Paisley	2	1	1	..	..	..	7	5	5	1,070 00	840 00	830 00	561 75	431 12	425 23	400 00	320 00	320 00	
	Kincardine, Town	3	1	1	..	..	..	10	8	7	1,530 00	1,490 00	1,250 00	651 65	607 96	506 53	3?0 00	350 00	300 00	
	Chesley	..	..	..	..	..	..	3	3	3	595 00	545 00	545 00	274 29	244 37	242 95	165 00	165 00	165 00	
	Greenock	3	..	1	..	..	..	10	7	8	700 00	720 00	660 00	214 21	202 40	175 36	.....	.....	.....	
	Huron	..	..	..	..	..	..	4	4	4	505 00	480 00	480 00	253 85	215 24	213 53	120 00	120 00	120 00	
	Kincardine, Township	1	..	..	..	..	..	2	1	1	100 00	90 00	90 00	30 60	23 81	23 39	.....	.....	.....	
	Elderslie	..	..	..	..	..	..	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
North Bruce	Tiverton	..	2	..	..	..	..	2	4	2	300 00	320 00	300 00	110 87	1,119 44	111 78	60 00	60 00	60 00	
	Port Elgin	3	1	1	..	..	..	7	5	4	990 00	990 00	960 00	594 44	594 64	583 55	480 00	480 00	480 00	
	Southampton	..	..	..	..	..	..	2	3	4	440 00	600 00	670 00	227 83	316 43	381 99	160 00	240 00	300 00	
	Tara	..	..	..	..	..	..	2	2	2	400 00	400 00	400 00	210 87	210 95	211 78	160 00	160 00	160 00	
	Wiarton	..	1	2	..	..	..	5	6	7	1,000 00	1,010 00	1,085 00	419 53	424 09	459 27	250 00	250 00	250 00	
	Bruce	1	..	1	..	..	..	3	2	3	210 00	200 00	210 00	75 11	70 95	76 09	20 00	20 00	20 00	
	Saugeen	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	25 43	25 47	25 89	....	.....	.....	
	Arran	..	..	..	..	..	..	1	1	....	130 00	27 50	20 00	53 91	11 37	8 63	20 00	5 00	.....	
	Amabel	..	2	..	..	..	..	3	5	3	300 00	420 00	300 00	106 29	157 38	107 67	30 00	30 00	30 00	
	Eastnor	1	1	..	..	..	1	5	5	5	530 00	510 00	450 00	254 44	246 14	187 87	140 00	140 00	80 00	
	Albemarle	..	1	3	..	..	..	2	3	5	182 00	192 00	232 00	52 87	57 20	75 35	2 00	2 00	2 00	
	Lindsay & St. Edmunds	..	..	..	..	..	..	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
South Bruce	Lucknow	..	1	..	..	..	..	5	6	5	970 00	1,000 00	980 00	567 60	520 27	511 57	350 00	350 00	350 00	
	Teeswater	..	..	..	..	..	..	4	3	3	800 00	600 00	532 60	438 21	327 56	288 13	320 00	240 00	200 00	
	Walkerton	2	3	..	..	..	..	11	12	9	2,215 00	2,285 00	2,185 00	1,204 40	1,209 57	1,187 53	835 00	835 00	835 00	
	Culross	1	..	..	..	..	..	4	3	3	280 00	290 00	270 00	93 59	97 29	88 13	.....	.....	.....	
	Carrick	..	..	2	..	..	..	10	10	12	920 00	900 00	970 00	305 37	291 88	328 07	.....	.....	.....	
	Brant	..	2	..	..	..	..	6	8	6	560 00	560 00	540 00	187 16	184 86	176 27	.....	.....	.....	
	Kinloss	1	..	..	..	..	..	4	2	2	251 50	185 00	180 00	90 62	60 81	58 77	.....	.....	...	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License district.	Municipality.	Tavern. Ordinary.			Tavern. Beer and wine.			Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
Cardwell	Adjala	6	5	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Bradford	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Tecumseth	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Bolton	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Albion	5	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Innisfil	4	3	3	....	....	....	....	....	....	....	....	....	....	1	....	....	....	....	1	1	1
	West Gwillimbury	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Beeton	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Tottenham	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Allandale	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Carleton	Hintonburg	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Richmond	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	March	1	1	1	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Huntley	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	North Gower	3	3	3	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Goulburn	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Marlborough	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Fitzroy	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Nepean	9	9	8	....	....	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....	....
	East Ottawa	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Cornwall	Cornwall, Town	13	12	12	....	....	....	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....
	Cornwall, Township	10	10	10	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Dufferin	Orangeville	8	8	8	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	Mulmur	3	3	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Mono	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Melancthon	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Garafraxa, East	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Shelburne	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Amaranth	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	East Luther	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....

SCHEDULE C.—*Continued.*

License district.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6.	1896-7.	1897-9.	Amounts received for provincial licenses transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Cardwell	Adjala	2	2	..	..	..	..	8	7	5	560 00	470 00	450 00	179 56	141 65	126 98	.....	.....	.....	
	Bradford	1	1	2	..	..	..	3	3	4	310 00	310 00	340 00	121 43	117 55	127 73	60 00	60 00	60 00	
	Tecumseth	..	..	..	..	..	..	3	3	3	360 00	360 00	270 00	175 05	169 68	76 19	90 00	90 00	.....	
	Bolton	..	1	1	..	..	..	3	4	4	510 00	520 00	565 00	235 05	234 11	249 47	150 00	150 00	150 00	
	Albion	1	..	..	..	..	..	6	4	4	490 00	390 00	360 00	160 67	119 52	101 59	.....	.....	.....	
	Innisfil	..	1	..	..	..	..	5	6	4	405 00	347 50	315 00	127 58	104 03	88 89	.....	.....	.....	
	West Gwillimbury	1	..	..	..	..	..	2	1	1	100 00	90 00	90 00	33 08	26 56	25 40	.....	.....	.....	
	Beeton	1	..	2	..	..	..	4	3	5	530 00	470 00	480 00	212 86	178 53	178 89	90 00	90 00	90 00	
	Tottenham	..	..	..	..	..	..	2	2	2	320 00	330 00	320 00	136 70	137 55	130 80	80 00	80 00	80 00	
	Allandale	2	..	..	..	..	..	5	3	....	470 00	450 00	.....	184 50	169 68	.....	90 00	90 00	.....	
Carleton	Hintonburg	..	..	..	..	..	..	1	1	1	120 00	200 00	120 00	26 57	105 77	25 11	.....	80 00	.....	
	Richmond	..	..	1	..	..	..	1	1	2	146 00	120 00	130 00	38 07	25 77	29 30	.....	.....	.....	
	March	..	..	1	..	..	..	2	2	3	127 50	127 50	157 50	39 84	38 64	50 23	.....	.....	.....	
	Huntley	..	1	..	..	..	..	2	3	2	180 00	190 00	180 00	53 13	55 82	50 23	.....	.....	.....	
	North Gower	..	..	1	..	..	..	4	4	5	347 50	387 50	317 50	110 68	124 52	92 09	.....	.....	.....	
	Goulburn	..	1	1	..	..	..	2	3	3	180 00	190 00	190 00	53 13	55 82	54 41	.....	.....	.....	
	Marlborough	2	1	..	..	..	..	3	2	1	130 00	120 00	90 00	44 27	38 64	25 11	.....	.....	.....	
	Fitzroy	..	..	1	..	..	..	2	2	3	200 00	180 00	190 00	61 99	51 53	54 41	.....	.....	.....	
	Nepean	1	1	..	..	..	..	10	10	9	840 00	820 00	802 50	252 36	236 16	232 32	.....	.....	.....	
	East Ottawa	..	..	1	..	..	..	2	2	3	280 00	240 00	250 00	70 84	51 53	54 41	.....	.....	.....	
Cornwall	Cornwall, Town	6	3	3	..	..	..	22	18	18	4,450 00	4,240 00	4,210 00	2,636 38	2,499 40	2,496 25	1,920 00	1,800 00	1,800 00	
	Cornwall, Township	2	2	2	..	..	..	12	12	12	1,090 00	1,050 00	990 00	425 98	402 21	377 65	50 00	50 00	50 00	
Dufferin	Orangeville	4	2	..	..	..	..	14	12	10	2,050 00	2,020 00	2,040 00	751 24	759 55	770 98	500 00	500 00	500 00	
	Mulmur	..	..	..	..	..	1	3	4	2	270 00	300 00	180 00	53 20	66 47	38 71	.....	.....	.....	
	Mono	..	..	..	..	..	..	2	2	2	180 00	180 00	180 00	35 47	37 99	38 71	.....	.....	.....	
	Melancthon	..	..	..	..	..	..	2	2	2	180 00	180 00	180 00	35 47	37 99	38 71	.....	.....	.....	
	Garafraxa, East	..	..	..	..	..	..	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Local option
	Shelburne	..	2	1	..	..	..	4	6	5	725 00	700 00	700 00	284 24	282 30	283 87	200 00	200 00	200 00	
	Amaranth	..	..	..	..	..	..	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	do
	East Luther	..	..	..	..	..	..	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	do

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License district.	Municipality.	Tavern.						Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		Ordinary.			Beer and wine.																	
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
Dundas	Iroquois	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Chesterville	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Morrisburg	5	5	4	..	....	..	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Winchester, Township	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Williamsburg	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Winchester, Village	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Mountain	1	2	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
E. Durham.	Port Hope	7	7	7	....	....	....	2	2	1	....	....	....	....	....	....	....	....	....	....	....	....
	Millbrook	4	4	4	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Hope	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Caven	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Manvers	2	2	2	....	....	....	....	1	....	....	....	....	....	....	....	....	....	....	....	....	....
W. Durham	Bowmanville	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Newcastle	2	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Clarke	4	3	3	....	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....	....	....
	Darlington	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Cartwright	1	1	1	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....	1	1	1

SCHEDULE C.—*Continued.*

License district.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6.	1896-7.	1897-8.	Amounts received for provincial licenses, transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Dundas	Iroquois	..	..	..	..	..	..	2	2	2	520 00	520 00	640 00	308 59	312 11	340 84	280 00	280 00	280 00	Local option.
	Chesterville	2	..	..	..	..	..	4	2	2	480 00	440 00	440 00	207 65	202 81	200 57	160 00	160 00	160 00	
	Morrisburg	..	1	..	..	..	..	6	7	5	1,320 00	1,370 00	1,080 00	609 57	636 46	511 27	500 00	500 00	420 00	
	Winchester, Township	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
	Williamsburg	..	1	1	..	..	..	1	2	2	155 00	115 00	125 00	41 20	33 73	35 29	15 00	15 00	15 00	
	Winchester, Village	1	1	2	..	..	..	3	3	4	538 00	530 00	580 00	512 87	314 78	325 64	280 00	280 00	280 00	
	Mountain	..	..	2	..	..	..	1	2	5	340 00	630 00	710 00	180 49	257 59	470 71	140 00	280 00	420 00	
E. Durham	Fort Hope	..	..	2	..	..	1	9	9	11	3,090 00	3,070 00	2,860 00	1,653 83	1,643 20	1,526 41	1,720 00	1,720 00	1,630 00	
	Millbrook	..	..	..	..	..	..	5	5	5	1,170 00	1,120 00	1,150 00	641 91	621 42	628 72	500 00	500 00	500 00	
	Hope	..	..	..	..	..	..	1	1	1	190 00	190 00	150 00	123 01	122 77	82 07	100 00	100 00	60 00	
	Cavan	..	..	..	..	..	..	3	3	3	375 00	375 00	375 00	174 04	173 29	171 20	105 00	105 00	105 00	
	Manvers	..	..	..	..	..	..	2	3	2	370 00	440 00	350 00	223 70	258 29	214 13	170 00	170 00	170 00	
W. Durham	Bowmanville	2	1	..	..	..	..	5	4	3	850 00	840 00	882 00	400 00	401 89	419 86	360 00	360 00	360 00	
	Newcastle	..	..	..	1	1	..	3	2	1	590 00	200 00	210 00	158 57	80 86	85 35	140 00	70 00	70 00	
	Clarke	..	1	2	..	..	..	4	5	5	720 00	580 00	580 00	394 29	516 03	312 21	360 00	285 00	270 00	
	Darlington	1	..	2	..	..	..	3	2	4	310 00	300 00	325 00	138 57	138 63	147 83	120 00	120 00	120 00	
	Cartwright	..	2	..	..	..	..	3	4	2	273 33	300 00	280 00	127 27	128 27	129 95	110 83	105 00	105 00	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern.						Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		Ordinary.			Beer and wine.																	
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
East Elgin..	Aylmer	4	4	4	....	....	....	1	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Port Stanley	2	2	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2	2	2
	Springfield	1	1	1	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Vienna	1	1	1	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Yarmouth	6	6	5	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Malahide	4	3	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	1
	Bayham	7	6	5	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
West Elgin.	St. Thomas	18	18	18	....	....	....	4	4	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	.....	.....
	Southwold	6	6	6	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Dunwich	2	2	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Aldborough	6	5	6	....	1	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Dutton	2	2	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
North Essex	Maidstone	4	4	4	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Rochester	6	5	5	....	....	....	....	....	....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....
	East Sandwich	12	13	14	....	....	....	1	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	1	.....
	West Sandwich	9	11	11	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2	3	1
	Sandwich, Town	6	6	5	....	....	....	1	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
	Belle River	3	3	3	....	....	....	1	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Anderdon	1	1	1	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Walkerville	3	2	3	....	....	....	1	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	South Sandwich	1	1	1	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals 1895-6.	1896-7.	1897-8.	Amounts received for provincial licenses, transfers, removals and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
East Elgin	Aylmer	2	2	1	..	..	..	7	7	6	1,090 00	1,120 00	1,190 00	478 40	493 01	507 50	250 00	250 00	250 00	
	Port Stanley	..	..	1	..	..	..	4	4	5	560 00	560 00	550 00	273 20	273 47	262 93	180 00	180 00	180 00	
	Springfield	..	1	1	..	..	..	1	2	2	120 00	150 00	130 00	27 97	42 06	30 55	.....	.....	.....	
	Vienna	..	..	..	..	..	..	1	1	1	140 00	140 00	140 00	47 97	48 04	46 19	20 00	20 00	20 00	
	Yarmouth	4	1	..	..	..	..	10	7	5	670 00	625 00	500 00	228 40	207 96	152 75	.....	.....	.....	
	Malahide	1	..	..	..	..	..	5	4	3	380 00	315 00	225 00	121 17	98 13	65 46	.....	.....	.....	
	Bayham	3	2	2	..	..	..	10	8	7	660 00	560 00	470 00	209 73	177 58	139 66	.....	.....	.....	
West Elgin	St. Thomas	3	2	4	..	..	1	26	24	26	7,015 00	6,710 00	6,445 00	3,626 60	3,402 34	3,295 26	2,250 00	2,200 00	2,100 00	
	Southwold	1	..	1	..	..	..	6	6	7	550 00	540 00	550 00	202 53	187 38	196 99	.....	.....	.....	
	Dunwich	..	..	1	..	..	..	2	2	3	180 00	200 00	190 00	65 69	72 87	69 21	.....	.....	.....	
	Aldborough	1	3	2	..	..	..	7	9	8	802 00	757 50	820 00	449 10	427 38	452 97	240 00	240 00	240 00	
	Dutton	..	..	..	..	..	..	2	2	2	260 00	260 00	260 00	85 69	82 46	83 89	20 00	20 00	20 00	
North Essex	Maidstone	..	..	..	..	..	..	4	4	4	360 00	360 00	380 00	127 11	128 52	138 25	.....	.....	.....	
	Rochester	1	..	1	..	..	..	7	6	6	560 00	522 50	510 00	206 55	195 45	191 45	.....	.....	.....	
	East Sandwich	2	..	2	1	..	..	17	15	17	1,245 05	1,325 00	1,410 00	444 89	476 57	510 41	.....	.....	.....	
	West Sandwich	..	3	2	..	..	..	11	17	14	1,000 00	1,215 00	1,185 00	370 73	449 80	446 70	.....	.....	.....	
	Sandwich, Town	4	4	2	..	..	..	11	11	9	1,260 00	1,260 00	1,137 50	468 97	472 71	420 28	130 00	130 00	122 50	
	Belle River	..	1	..	..	..	..	4	5	4	480 00	490 00	500 00	127 11	133 87	138 25	.....	.....	.....	
	Anderdon	..	..	..	..	..	..	1	1	1	140 00	140 00	90 00	58 26	58 90	32 00	.....	.....	.....	
	Walkerville	..	..	..	..	..	1	4	3	5	820 00	600 00	630 00	380 06	278 51	186 12	200 00	150 00	.....	
	South Sandwich	2	1	..	..	..	..	3	2	1	110 00	120 00	110 00	42 38	48 20	42 53	.....	.....	.....	

SCHEDULE C.—Comparative statements by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary.			Tavern. Beer and wine.			Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
South Essex	Mersea	2	2	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	...	.....	.....	....	....
	Leamington	4	4	4	...	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	....
	Amherstburg	6	6	6	1	1	1	2	2	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Malden	2	2	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Gosfield, South	....	....	....	1	1	1	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Kingsville	3	2	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2	2	2
	Essex, Town	2	....	....	....	....	....	....	....	....	.....	.....	.....	....	3	.....	.....	.....	.....	.....	.....	.....
	Colchester, North	....	....	....	....	....	....	....	....	....	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Colchester, South	....	....	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	..	.....	.....	.....	.....
	Pelee Island	1	1	1	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Tilbury, West	4	3	3	....	....	...	....	...	...	.....	.....	.....	.....	.....	.....	....	.....	.....	.....	.....	.....
	Tilbury, North	4	4	4	....	....	...	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Gosfield, North	....	....	....	....	....	..	....	....	....	..	.....	..	.....	....	.....	....	.....	.....	.....	.....	.....
Frontenac	Portsmouth	3	3	3	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Kingston	5	4	4	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Portland	4	4	4	1	1	1	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	....	....
	Pittsburg	4	4	4	1	1	1	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	....	....
	Storrington	....	....	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Wolfe Island	2	2	2	....	....	....	....	....	....	...	.....	.....	.....	.....	.....	.....	.....	.....	2 B&W	B&W	2 B&W
	Loughboro'	2	2	2	....	....	....	....	....	....	.....	.....	.....	....	.....	.....	....	.....	....	.....	.....	.....
	Bedford	2	2	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	..	.....	.....	.....	.....	.....

SCHEDULE C—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6.	1896-7.	1897-8.	Amount received for provincial licenses, transfers, removals and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
South Essex	Mersea	..	1	1	..	..	..	2	3	3	220 00	230 00	230 00	97 49	99 51	91 92	40 00	40 00	40 00	
	Leamington	..	..	1	..	..	..	4	4	5	880 00	880 00	890 00	433 32	426 49	411 82	280 00	280 00	280 00	
	Amhersburg	2	3	..	..	..	..	11	12	9	1,457 50	1,467 50	1,437 50	515 39	505 03	451 60	180 00	180 00	180 00	
	Malden	1	..	..	..	..	..	3	2	2	190 00	180 00	200 00	62 28	54 93	55 92	.....	.....	.....	
	Gosfield, South	..	..	..	..	..	..	1	1	1	65 00	65 00	65 00	41 87	41 23	39 48	27 50	27 50	27 50	
	Kingsville	1	1	..	..	..	..	5	5	4	450 00	450 00	460 00	160 61	146 98	147 87	60 00	60 00	60 00	
	Essex, Town	2	..	..	..	..	..	5	3	..	890 00	202 50	.....	513 31	177 47	.....	360 00	90 00	.....	Local op'n 9 mo '96-7
	Colchester, North	..	..	..	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	Dunkin Act in force
	Colchester, South	..	..	..	..	..	..	..	..	..	494 00	.....	.....	236 69	.....	.....	.....	.....	.....	do
	Pelee Island	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	28 75	27 47	23 97	.....	.....	.....	
	Tilbury, West	1	1	3	..	..	..	5	4	6	630 00	535 00	575 00	369 35	341 98	346 87	240 00	255 00	255 00	
	Tilbury, North	1	..	2	..	..	..	5	4	6	390 00	360 00	400 00	129 25	109 87	111 83	.....	.....	.....	
	Gosfield, North	..	..	..	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Frontenac	Portsmouth	..	..	..	..	..	..	3	3	3	360 00	360 00	360 00	72 11	70 53	65 40	.....	.....	.....	
	Kingston	..	..	1	..	..	..	5	4	5	450 00	380 00	390 00	120 17	101 90	98 09	.....	.....	.....	
	Portland	1	1	1	..	..	..	6	6	6	432 50	407 50	427 50	122 17	109 71	109 00	.....	.....	.....	
	Pittsburg	..	..	1	..	..	..	5	5	6	417 50	397 50	407 50	116 17	105 80	101 73	.....	.....	.....	
	Storrington	..	..	..	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	Local option.
	Wolfe Island	..	..	..	..	..	..	4	4	4	217 50	217 50	217 50	60 07	58 78	54 50	.....	.....	.....	
	Loughboro'	..	..	..	..	..	..	2	2	2	180 00	180 00	180 00	48 07	47 03	43 60	.....	.....	.....	
	Bedford	..	..	1	..	..	..	2	2	3	180 00	200 00	190 00	48 07	54 86	47 23	.....	.....	.....	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary. 1895-6.	Tavern. Ordinary. 1896-7.	Tavern. Ordinary. 1897-8.	Tavern. Beer and wine. 1895-6.	Tavern. Beer and wine. 1896-7.	Tavern. Beer and wine. 1897-8.	Shop. 1895-6.	Shop. 1896-7.	Shop. 1897-8.	Wholesale. 1895-6.	Wholesale. 1896-7.	Wholesale. 1897-8.	Extended tavern. 1895-6.	Extended tavern. 1896-7.	Extended tavern. 1897-8.	Extended shop. 1895-6.	Extended shop. 1896-7.	Extended shop. 1897-8.	Six months. 1895-6.	Six months. 1896-7.	Six months. 1897-8.
Glengarry	Alexandria	5	5	5	....	....	....	....	....	....	....	....	....	....	....	....	2	....	....	....	....	....
	Charlottenburg	5	5	4	....	....	....	....	....	....	....	....	....	....	....	1	1	....	....	1	1	1
	Lancaster, Township	4	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Kenyon	3	3	3	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Lochiel	5	5	5	....	....	....	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....
	Lancaster, Village	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Maxville	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Grenville	Prescott	7	7	7	....	....	....	2	2	2	....	....	....	....	....	1	....	....	....	....	....	....
	Cardinal	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Kemptville	4	4	4	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Merrickville	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Augusta	3	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Wolford	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Kitley	5	4	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	South Elmsley	2	2	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Oxford	3	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Edwardsburg	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Centre Grey	Thornbury	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Artemesia	6	6	6	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Holland	5	5	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Collingwood, Township	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Euphrasia	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Osprey	5	4	3	....	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....	....	....
	Sullivan	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Markdale	3	3	3	....	....	....	1	1	....	....	....	....	....	....	....	....	....	....	1	....	....	....

SCHEDULE C —*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	Transfers. 1896-7.	Transfers. 1897-8.	Removals. 1895-6.	Removals. 1896-7.	Removals. 1897-8.	Totals. 1895-6.	Totals. 1896-7.	Totals. 1897-8.	Amounts received for provincial licenses, transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Glengarry	Alexandria	2	..	2	..	..	..	9	5	7	802 00	700 00	1,020 00	254 20	220 08	526 99	110 00	100 00	400 00	
	Charlottenburg	..	1	..	..	..	..	7	7	6	754 50	697 50	593 75	349 15	328 59	279 34	195 00	192 50	166 25	
	Lancaster, Township	..	1	..	..	..	..	4	4	3	600 00	385 00	397 00	335 60	181 05	185 16	240 00	105 00	105 00	
	Kenyon	..	..	..	1	..	..	5	4	4	462 50	447 50	527 50	208 56	224 06	255 09	105 00	140 00	140 00	
	Lochiel	..	..	1	..	..	1	6	5	7	670 00	750 00	770 40	298 91	420 09	426 99	187 50	300 00	300 00	
	Lancaster, Village	1	..	..	1	1	..	4	3	2	420 00	410 00	400 00	215 76	212 03	207 63	160 00	160 00	166 00	
	Maxville	..	..	..	..	..	..	....	....	....	20 00	.....	.....	7 97	.....	.....	.....	.....	.....	Local option
Grenville	Prescott	2	2	5	..	..	..	11	11	15	2,470 00	2,470 00	2,587 50	1,440 29	1,437 30	1,489 02	1,080 00	1,080 00	1,110 00	
	Cardinal	..	1	..	..	..	..	2	3	2	440 00	450 00	400 00	235 84	239 92	214 80	160 00	160 00	160 00	
	Kemptville	2	..	..	..	..	..	7	5	5	920 00	900 00	920 00	451 70	441 04	446 13	300 00	300 00	300 00	
	Merrickville	1	1	2	..	..	..	4	4	5	505 00	585 00	515 00	225 07	261 93	226 33	135 00	135 00	135 00	
	Augusta	..	..	..	..	..	..	3	1	1	270 00	190 00	190 00	85 33	75 23	73 07	.....	.....	.....	
	Wolford	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	28 45	28 21	27 40	.....	.....	.....	
	Kitley	1	..	1	..	..	..	6	4	6	460 00	360 00	480 00	146 96	112 83	150 69	.....	.....	.....	
	South Elmsley	..	..	..	..	..	..	2	2	1	180 00	180 90	90 00	56 89	56 41	27 40	.....	.....	.....	
	Oxford	1	..	..	..	..	..	4	2	2	310 00	180 00	180 00	120 07	56 41	54 80	30 00	.....	.....	
	Edwardsburg	..	..	..	..	..	..	....	....	....	.....	.....	50 00	.....	.....	22 83	.....	.....	.....	
Centre Grey	Thornbury	..	..	..	..	..	..	2	2	2	300 00	300 00	300 00	73 49	71 09	68 67	.....	.....	.....	
	Artemesia	3	2	2	..	..	..	9	8	8	600 00	560 00	560 00	197 51	168 83	163 09	.....	.....	.....	
	Holland	1	1	1	..	..	..	6	6	6	500 00	460 00	480 00	160 77	137 73	141 63	.....	.....	.....	
	Collingwood, Township	..	1	..	..	..	..	2	2	2	180 00	180 00	180 00	55 12	53 32	51 50	.....	.....	.....	
	Euphrasia	..	1	..	..	..	..	1	2	1	90 00	100 00	90 00	27 56	31 10	25 75	.....	.....	.....	
	Osprey	..	1	..	..	..	..	5	6	3	450 00	392 50	270 00	137 80	117 75	77 25	.....	.....	.....	
	Sullivan	..	..	..	..	..	..	2	2	2	180 00	180 00	180 00	55 12	53 32	51 50	.....	.....	.....	
	Markdale	2	..	..	..	..	..	6	4	4	620 00	600 00	475 00	239 43	226 63	176 55	120 00	120 00	95 00	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued*

License District.	Municipality.	Tavern. Ordinary.			Tavern. Beer and wine.			Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
North Grey.	Owen Sound	11	11	11	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	Meaford	3	3	3	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Derby	2	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Keppell	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Sydenham	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	St. Vincent	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Sarawak	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
South Grey.	Proton	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Durham	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Bentinck	6	6	6	....	....	....	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....
	Glenelg	2	2	1	....	....	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Normanby	11	10	10	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Egremont	3	2	1	....	....	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Dundalk	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Haldimand.	Cayuga, Village	5	5	5	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Caledonia	4	4	4	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Oneida	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Cayuga, North, Tp	4	4	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Dunn	1	1	1	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Rainham	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Walpole	5	5	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Seneca	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Hagersville	5	5	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	Transfers. 1896-7.	Transfers. 1897-8.	Removals. 1895-6.	Removals. 1896-7.	Removals. 1897-8.	Totals. 1895-6.	Totals. 1896-7.	Totals. 1897-8.	Amounts received for provincial licenses, transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
North Grey.	Owen Sound	1	3	1	..	..	..	14	16	14	2,479 00	2,305 00	2,557 00	857 02	769 82	893 57	325 00	325 00	325 00	
	Meaford	..	..	1	..	..	..	4	4	5	690 00	710 00	700 00	226 70	231 34	231 93	90 00	90 00	90 00	
	Derby	..	..	..	..	..	..	2	1	1	180 00	110 00	90 00	51 27	33 26	25 80	.....	.....	.....	
	Keppell	..	..	..	..	..	..	1	1	1	120 00	90 00	90 00	38 45	24 95	25 80	.....	.....	.....	
	Sydenham	1	2	..	..	..	..	3	4	2	190 00	220 00	180 00	55 53	66 52	51 61	.....	.....	.....	
	St. Vincent	..	..	..	..	..	..	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Sarawak	..	..	..	..	..	..	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
South Grey	Proton	..	..	1	..	..	..	3	3	4	270 00	270 00	280 00	84 79	86 28	88 22	.....	.....	.....	
	Durham	2	1	..	..	..	..	6	5	4	738 00	690 00	830 00	258 05	238 18	298 23	80 00	80 00	80 00	
	Bentinck	..	2	..	..	..	..	7	9	6	692 00	650 00	570 00	227 04	210 91	181 09	.....	.....	.....	
	Glene'g	..	..	..	..	..	..	2	2	2	180 00	185 00	127 50	56 53	59 92	41 79	.....	.....	.....	
	Normanby	..	3	1	..	..	..	11	13	11	1,012 00	930 00	910 00	321 24	301 98	283 23	.....	.....	.....	
	Egremont	..	..	1	..	..	..	2	2	3	180 00	180 00	137 50	56 53	57 52	46 43	.....	.....	.....	
	Dundalk	1	..	..	..	..	..	4	3	3	520 00	510 00	510 00	239 49	236 28	233 58	150 00	150 00	150 00	
Haldimand.	Cayuga, Village	2	1	2	..	1	..	8	8	8	960 00	920 00	860 00	343 70	323 45	280 64	120 00	120 00	120 00	
	Caledonia	1	1	..	..	..	..	6	6	5	910 00	910 00	900 00	444 47	443 35	426 82	300 00	300 00	300 00	
	Oneida	..	..	..	..	..	..	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Cayuga, North, Tp	1	1	..	..	..	..	5	5	2	370 00	370 00	180 00	117 13	116 67	49 67	.....	.....	.....	
	Dunn	..	..	..	..	..	..	3	3	3	165 00	165 00	165 00	55 94	56 00	50 22	.....	.....	.....	
	Rainham	..	..	..	..	..	..	4	4	4	360 00	360 00	360 00	111 88	112 00	100 44	.....	.....	.....	
	Walpole	1	1	..	..	..	..	6	6	5	460 00	460 00	450 00	144 47	143 35	126 82	.....	.....	.....	
	Seneca	..	..	1	..	..	..	3	3	4	330 00	350 00	340 00	143 81	153 33	139 47	60 00	60 00	60 00	
	Hagersville	..	1	1	..	..	..	5	6	4	600 00	610 00	370 00	139 81	143 35	80 32	.....	.....	.....	

SCHEDULE C.—Comparative statement by municipalities showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary.			Tavern. Beer and wine.			Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
Haliburton.	Minden	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Dysert	2	2	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Anson	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Sherbourne	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Glamorgan	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Snowdon	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Monmouth	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Halton	Nelson	1	....	....	....	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....	....	....
	Nassagaweya	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Esquesing	5	5	4	....	....	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....	....
	Burlington	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Georgetown	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Oakville	5	5	4	....	....	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....	....
	Milton	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Acton	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Trafalgar	3	2	1	....	....	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....	....
Hamilton	Hamilton, City	75	75	75	....	1	....	20	20	20	4	4	3	....	....	....	....	....	....	1B&W	....	1B&W
East Hastings	Tyendinaga	8	8	8	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....	....	....	....
	Hungerford	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Thurlow	5	5	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Deseronto	5	5	5	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Tweed	4	3	3	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895 6.	1896-7.	1897-8.	Amounts received for provincial licenses, transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1896 8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Haliburton..	Minden	..	1	1	..	..	..	1	2	2	90 00	100 00	100 00	18 66	21 46	16 94	.....	.....	.....	.....
	Dysert	..	1	..	..	..	..	2	3	1	190 00	190 00	90 00	40 43	39 84	14 53	.....	.....	.....	.....
	Anson	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	18 66	18 39	14 53	.....	.....	.....	.....
	Sherbourne	1	1	..	..	..	..	3	3	2	190 00	190 00	180 00	40 43	39 84	29 05	.....	.....	.....	.....
	Glamorgan	1	..	..	..	..	..	3	2	2	190 00	180 00	180 00	40 43	36 79	29 05	.....	.....	.....	.....
	Snowdon	..	..	..	..	..	..	...	...	....	.....	.....	.....	...	.....	.....	.....	.....	.....	.....
	Monmouth	..	..	..	..	..	..	....	....	....	50 00	.....	.....	15 55	.....	.....	.....	.....	.....	.....
Halton	Nelson	..	..	..	..	..	..	1	1	....	120 00	20 00	.....	56 55	9 00	... .	30 00	5 00	.....	.....
	Nassagaweya	..	..	1	..	..	..	1	1	2	90 00	90 00	100 00	26 55	24 07	25 37	.....	.....	.....	.....
	Esquesing	2	2	..	..	..	..	7	7	5	550 00	520 00	416 68	204 87	178 37	132 31	50 00	50 00	41 68	.....
	Burlington	1	..	1	..	..	..	4	3	4	610 00	600 00	610 00	324 07	312 21	308 89	240 00	240 00	240 00	.....
	Georgetown	1	..	1	..	..	..	5	4	5	670 00	640 00	670 00	279 47	256 28	257 91	160 00	160 00	160 00	.....
	Oakville	2	1	2	..	..	..	7	6	7	930 00	880 00	762 50	312 40	272 50	222 80	100 00	100 00	85 00	.....
	Milton	1	..	1	..	..	..	4	3	4	580 00	610 00	548 38	230 61	232 33	199 20	120 00	120 00	113 38	.....
	Acton	..	..	..	..	..	..	3	3	3	570 00	530 00	555 00	256 20	230 24	260 27	150 00	150 00	195 00	.....
	Trafalgar	..	1	..	..	..	..	3	3	2	300 00	110 00	125 00	109 64	38 08	39 69	30 00	10 00	12 50	.....
Hamilton	Hamilton, City	11	17	12	5	2	1	116	119	112	30,809 75	30,858 75	30,213 75	10,373 53	10,249 72	10,012 03	4,775 00	4,775 00	4,775 00	.....
East Hastings	Tyendinaga	1	..	..	..	..	..	10	8	8	772 50	720 00	720 00	208 16	176 17	166 08	.....	.....	.....	.....
	Hungerford	..	..	..	..	..	..	3	3	3	395 00	375 00	375 00	184 31	171 07	167 28	105 00	105 00	105 00	.....
	Thurlow	..	..	..	..	..	..	5	5	5	450 00	450 00	470 00	120 00	110 10	110 72	.....	.....	.....	.....
	Deseronto	1	1	3	..	..	..	7	7	9	1,630 00	1,730 00	1,650 00	914 29	936 54	896 46	720 00	720 00	720 00	.....
	Tweed	1	1	1	..	..	..	7	5	5	645 00	710 00	670 00	151 89	248 45	227 26	25 00	120 00	120 00	.....

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern.						Shop.			Wholesale.			Extended tavern.			Extended Shop.			Six months.		
		Ordinary.			Beer and wine.																	
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
North Hastings.	Marmora and Lake	4	4	4	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Huntingdon	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Stirling	3	3	3	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Madoc, Township	2	1	2	....	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Elzevir and Grimsthorpe	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Tudor and Cashel	2	2	3	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Wollaston	....	....	....	....	....	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Monteagle and Herschel	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Rawdon	4	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Madoc, Village	2	2	2	....	....	....	1	....	1	....	....	....	....	....	....	....	1	....	....	....	....
	Wicklow and Bangor	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Dungannon	1	1	....	....	1	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Carlow and Mayo	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Limerick	2	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Faraday	2	2	2	....	....	....	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....
West Hastings.	Belleville	25	25	25	...	1	1	3	3	3	2	1	1	....	....	....	....	....	....	....	....	....
	Trenton	9	9	9	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	Sidney	5	5	5	....	....	..	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
East Huron.	Grey	4	3	3	1	1	1	....	....	....	....	....	....	....	1	....	....	....	....	....	....	....
	McKillop	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Hullett, east part	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Morris	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Howick	5	5	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Turnberry	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Brussels	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Wroxeter	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6.	1896-7.	1897-8.	Amounts received for provincial licenses transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
North Hastings.	Marmora and Lake	..	1	..	..	..	..	5	6	5	450 00	460 00	452 00	141 80	135 27	126 00	.....	.....	.....	
	Huntingdon	..	.	..	..	..	..	1	1	1	90 00	140 00	90 00	28 33	48 00	25 04	.....	.....	.....	
	Stirling	1	..	3	..	..	..	5	4	7	530 00	520 00	550 00	158 20	144 73	152 65	40 00	40 00	40 00	
	Madoc, Township	..	..	..	1	..	..	3	2	2	190 00	127 50	180 11	61 43	39 27	50 08	.....	.....	.....	
	Elzevir and Grimsthorpe	.	..	..	..	..	..	2	2	2	180 00	180 00	180 00	56 73	52 37	50 08	.....	.....	.....	
	Tudor and Cashel	..	1	..	..	..	..	3	4	3	217 50	227 50	270 00	70 93	69 81	75 10	.....	.....	.....	
	Wollaston	..	..	..	..	..	..	....	....	1	.....	.....	37 50	.....	.....	12 52	.....	.....	.....	
	Monteagle and Herschel	3	..	1	..	..	..	5	2	3	210 00	230 00	190 00	70 93	74 18	54 25	.....	.....	.....	
	Rawdon	1	.	1	..	..	..	5	3	4	370 00	270 00	340 00	118 20	78 55	104 33	.....	.....	.....	
	Madoc, Village	2	..	..	..	..	..	5	3	3	802 00	537 50	730 00	489 10	342 05	445 10	370 00	287 50	370 00	
	Wicklow and Bangor	..	..	..	..	..	..	1	1	1	90 00	190 00	90 00	28 33	69 81	25 04	.. ....	..... .	....	
	Dunganon	..	..	..	..	..	..	1	2	2	90 00	127 50	75 00	28 33	39 27	25 04	.... ..	.....	.. ....	
	Carlow and Mayo	..	..	..	..	..	..	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Limerick	..	..	..	..	..	..	2	1	1	400 00	200 00	200 00	276 73	136 19	135 04	220 00	110 00	110 00	
	Faraday	1	1	1	..	..	..	4	3	3	610 00	260 00	280 00	419 80	126 73	132 60	330 00	70 00	70 00	
West Hastings.	Belleville	3	3	6	..	.	..	33	33	36	8,455 00	8,510 00	8,276 04	3,812 98	3,875 89	3,739 06	2,175 00	2,250 00	2,209 38	
	Trenton	2	..	..	..	1	..	13	12	11	2,630 00	2,580 00	2,672 00	1,369 40	1,333 40	1,369 17	880 00	880 00	880 00	
	Sidney	..	..	..	..	..	..	5	5	5	450 00	450 00	450 00	149 82	146 26	143 59	..... .	.....	.....	
East Huron.	Grey	..	..	.	1	..	.	6	5	4	407 50	330 00	307 50	96 53	76 03	71 28	.. ..	.. ....	.....	
	McKillop	..	..	..	..	..	..	2	2	2	230 00	180 00	180 00	58 61	40 55	40 73	.....	....	.....	
	Hullett, east part	..	..	..	..	..	..	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Morris	..	1	..	..	..	..	2	3	2	180 00	210 00	180 00	41 37	50 69	40 73	.....	.....	.....	
	Howick	2	2	..	..	.	..	7	7	5	500 00	470 00	470 00	120 67	108 13	108 61	.....	.....	.....	
	Turnberry	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	20 69	20 28	20 36	....	.....	... ..	
	Brussels	..	..	..	..	..	..	4	4	4	640 00	640 00	680 00	212 73	241 09	255 03	160 00	160 00	160 00	
	Wroxeter	..	1	..	..	..	..	2	3	2	320 00	350 00	320 00	121 37	126 41	120 73	80 00	80 00	80 00	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern.						Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		Ordinary.			Beer and wine.																	
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
South Huron	Exeter	4	4	4	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	Seaforth	6	6	6	....	....	....	1	2	2	1	....	....	....	....	....	....	....	....	....	....	....
	Goderich Tp., S. part	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Bayfield	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	1	1	1
	Stephen	10	9	9	....	....	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Usborne	2	2	1	....	....	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....	....
	Hay	5	5	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Tuckersmith	3	2	2	....	....	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....	....
	Stanley	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Hensall	....	....	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
West Huron	Goderich, Town	7	7	7	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Wawanosh, East	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Hullett	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Wawanosh, West	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Wingham	5	5	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Clinton	6	6	6	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Ashfield	5	5	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Colborne	4	4	3	....	....	....	....	....	....	....	....	....	1	....	1	....	....	....	....	....	....
	Blythe	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
East Kent	Howard	1	2	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Blenheim	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Dresden	4	4	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Thamesville	3	3	3	....	....	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....	....
	Camden	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Bothwell	3	3	3	....	....	....	....	....	1	....	....	....	....	....	....	....	....	....	....	....	....
	Harwich	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Oxford	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Ridgetown	4	4	4	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6.	1896-7.	1897-8.	Amounts received for provincial licenses transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
South Huron ...	Exeter	2		1			1	8	6	8	1,020 00	1,080 00	1,110 00	485 65	513 35	520 10	290 00	290 00	290 00	
	Seaforth		1			1		8	10	8	1,665 00	1,821 00	1,720 00	730 56	876 08	810 14	365 00	460 00	460 00	
	Goderich Tp., S. part																			
	Bayfield		1					3	4	3	300 00	310 00	330 00	77 23	83 11	90 04				
	Stephen							10	10	10	945 00	947 50	857 50	332 09	348 03	290 12				
	Usborne		1					2	2	2	180 00	190 00	112 50	61 79	67 53	37 52				
	Hay		1	2				5	6	5	470 00	480 00	290 00	164 77	171 41	100 04				
	Tuckersmith							3	2	3	270 00	180 00	202 50	92 68	62 33	67 53				
	Stanley	2						5	3	3	316 00	270 00	270 00	116 36	93 50	90 04				
	Hensall			1						3			330 00			145 03			80 00	
West Huron ...	Goderich, Town	2	4	1			1	10	12	10	1,700 00	1,705 00	1,630 00	739 30	755 54	709 62	360 00	360 00	360 00	
	Wawanosh, East	1						2	1	1	100 00	90 00	90 00	34 04	30 23	29 55				
	Hullett		1	2				2	3	4	180 00	190 00	200 00	58 35	65 50	68 94				
	Wawanosh, West							1	1	1	90 00	90 00	140 00	29 18	30 23	54 17				
	Wingham		1	1				5	6	6	1,145 00	1,395 00	1,155 00	579 26	712 60	586 74	375 00	375 00	375 00	
	Clinton	3	1	3				10	8	10	1,395 00	1,415 00	1,415 00	601 90	622 36	615 37	315 00	315 00	315 00	
	Ashfield	1	1	1				6	6	5	460 00	460 00	390 00	150 75	156 20	132 95				
	Colborne	1	2	1			1	8	6	6	412 50	420 00	332 50	138 59	151 17	115 72				
	Blythe	1		1	1			5	3	4	470 00	450 00	460 00	187 25	180 70	183 55	90 00	90 00	90 00	
East Kent..	Howard		1					1	3	1	140 00	230 00	90 00	47 51	75 27	25 69				
	Blenheim	1	2					4	5	3	830 00	850 00	830 00	472 31	483 97	471 32	360 00	360 00	360 00	
	Dresden	1	1	1				5	5	4	1,155 00	1,120 00	880 00	650 63	639 38	492 73	480 00	480 00	360 00	
	Thamesville						1	3	3	5	450 00	450 00	514 00	167 77	169 70	191 56	90 00	90 00	101 00	
	Camden			1				2	2	3	180 00	180 00	270 00	51 83	53 13	89 91				
	Bothwell			1				3	3	5	670 00	670 00	920 00	318 00	320 69	439 85	210 00	210 00	290 00	
	Harwich		1	1				4	5	5	500 00	510 00	530 00	243 67	250 69	255 60	140 00	140 00	140 00	
	Oxford			1				3	3	4	290 00	358 00	300 00	86 40	118 65	89 91				
	Ridgetwn	3		3				8	5	8	1,500 00	1,400 00	1,380 00	837 58	799 23	784 11	600 00	600 00	600 00	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary. 1895-6.	1896-7.	1897-8.	Tavern. Beer and wine. 1895-6.	1896-7.	1897-8.	Shop. 1895-6.	1896-7.	1897-8.	Wholesale. 1895-6.	1896-7.	1897-8.	Extended tavern. 1895-6.	1896-7.	1897-8.	Extended shop. 1895-6.	1896-7.	1897-8.	Six months. 1895-6.	1896-7.	1897-8.
West Kent..	Chatham City	17	18	17	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	Chatham, Township	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Dover	4	5	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Wallaceburg	6	6	6	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Raleigh	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Tilbury, Centre	4	4	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Tilbury, East	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Kingston	Kingston, City	38	37	37	....	....	....	12	12	12	1	....	....	1	....	....	....	....	....	1	1	1
East Lambton..	Bosanquet	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	1 B&W	1 B&W	1 B&W
	Forest	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Warwick	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Brooke	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Wyoming	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Watford	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Euphemia	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Plympton	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Arkona	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Thedford	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Alvinston	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
West Lambton..	Petrolea	5	6	6	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	Moore	7	7	7	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Sarnia, Township	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	1	1	1
	Sombra	4	4	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Oil Springs	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Enniskillen	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Sarnia, Town	11	11	11	....	....	....	3	3	2	....	....	....	....	....	1	....	....	....	....	....	....
	Point Edward	3	3	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Dawn	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6.	1896-7.	1897-8.	Amounts received for provincial licenses, transfers, removals and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
West Kent	Chatham, City	3	2	3	..	..	..	22	22	22	6,910 00	7,330 00	6,985 00	3,409 32	3,669 87	3,516 51	2,950 00	3,100 00	2,950 00	
	Chatham, Township	..	..	..	..	..	..	2	2	2	180 00	180 00	180 00	57 33	60 26	61 35	.....	.....	.....	
	Dover	..	..	..	..	..	..	4	5	5	420 00	525 00	525 00	174 67	225 66	228 37	60 00	75 00	75 00	
	Wallaceburg	1	1	2	..	1	..	8	9	9	1,480 00	1,500 00	1,292 00	741 49	661 52	478 44	450 00	310 00	140 00	
	Raleigh	..	..	1	..	..	..	1	1	2	150 00	150 00	160 00	88 67	90 13	95 80	60 00	60 00	60 00	
	Tilbury, Centre	1	..	..	..	..	..	5	4	3	610 00	600 00	450 00	239 45	240 53	182 03	120 00	120 00	90 00	
	Tilbury, East	..	..	..	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Kingston	Kingston, City	4	4	2	..	2	..	57	56	52	15,767 00	15,260 00	15,370 00	8,083 50	7,895 40	7,978 04	5,075 00	4,950 00	4,950 00	
East Lambton	Bosanquet	..	..	..	..	..	..	1	1	1	48 75	48 75	48 75	36 87	36 56	36 27	30 00	30 00	30 00	
	Forest	..	..	..	..	..	..	3	3	3	600 00	600 00	620 00	259 90	254 89	258 57	150 00	150 00	150 00	
	Warwick	1	..	..	..	..	..	2	1	1	105 00	95 00	95 00	37 05	31 23	30 06	5 00	5 00	5 00	
	Brooke	..	..	..	..	..	..	2	2	2	200 00	200 00	200 00	74 95	72 45	70 11	20 00	20 00	20 00	
	Wyoming	2	..	1	..	..	..	5	3	1	620 00	600 00	610 00	331 59	318 68	319 35	240 00	240 00	240 00	
	Watford	1	..	1	..	..	..	5	4	5	1,010 00	1,000 00	970 00	612 80	602 37	584 40	480 00	480 00	480 00	
	Euphemia	..	2	1	..	..	..	3	5	4	330 00	320 00	340 00	126 16	117 41	121 85	30 00	30 00	30 00	
	Plympton	..	..	..	..	..	..	1	1	1	160 00	160 00	160 00	97 48	96 23	95 06	70 00	70 00	70 00	
	Arkona	..	..	1	..	..	..	2	2	3	350 00	350 00	360 00	164 95	162 45	164 29	110 00	110 00	110 00	
	Thedford	..	..	..	..	..	..	1	1	1	125 00	175 00	125 00	32 48	53 01	30 06	5 00	5 00	5 00	
	Alvinston	..	1	..	..	..	..	4	5	4	900 00	910 00	900 00	529 91	529 26	520 22	420 00	420 00	420 00	
West Lambton	Petrolea	2	1	..	..	..	..	9	9	8	2,030 00	2,210 00	2,370 00	1,207 36	1,333 97	1,412 09	840 00	960 00	960 00	
	Moore	2	2	..	..	..	..	9	9	7	810 00	830 00	810 00	381 40	400 14	384 67	140 00	140 00	140 00	
	Sarnia, Township	1	..	..	..	..	..	3	2	2	160 00	150 00	150 00	67 48	63 78	63 00	15 00	15 00	15 00	
	Sombra	1	..	1	..	..	..	5	4	6	470 00	420 00	610 00	202 69	180 91	268 07	40 00	40 00	50 00	
	Oil Springs	..	..	..	..	..	..	3	3	3	600 00	600 00	600 00	334 47	337 55	336 00	240 00	240 00	240 00	
	Enniskillen	1	2	..	..	..	..	3	4	2	250 00	200 00	180 00	99 72	75 87	64 00	.....	.....	.....	
	Sarnia, Town	5	1	4	..	..	..	19	18	17	3,900 00	3,900 00	3,690 00	2,330 74	2,352 07	2,208 22	1,680 00	1,680 00	1,560 00	
	Point Edward	..	..	1	..	..	..	3	3	4	780 00	800 00	595 00	514 47	528 39	392 73	120 00	120 00	315 00	
	Dawn	1	..	..	..	..	..	2	1	1	160 00	150 00	100 00	96 74	92 51	42 00	60 00	60 00	10 00	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary. 1895-6.	1896-7.	1897-8.	Tavern. Beer and wine. 1895-6.	1896-7.	1897-8.	Shop. 1895-6.	1896-7.	1897-8.	Wholesale 1895-6.	1896-7.	1897-8.	Extended tavern. 1895-6.	1896-7.	1897-8.	Extended shop. 1895-6.	1896-7.	1897-8.	Six months. 1895-6.	1896-7.	1897-8.
North Lanark...	Lanark, Village	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Pakenham	3	3	3	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Dalhousie	1	1	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Almonte	5	5	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Carleton Place	8	8	8	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	Ramsay	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Lanark, Township	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Lavant	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Darling	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
South Lanark ..	Perth	7	7	7	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	Smith's Falls	8	8	8	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Beckwith	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Bathurst	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Drummond	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	South Sherbrooke	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6.	1896-7.	1897-8.	Amounts received for provincial licenses, transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
59 North Lanark	Lanark, Village	..	..	..	..	..	..	2	2	2	430 00	430 00	350 00	212 61	210 95	170 30	110 00	110 00	110 00	
	Pakenham	1	..	1	..	..	..	5	4	5	496 00	390 00	370 00	192 91	136 29	125 63	.....	.....	.....	
	Dalhousie	..	..	..	..	..	..	2	2	1	147 50	147 50	90 00	56 44	55 52	30 14	.....	.....	.....	
	Almonte	1	1	1	..	..	..	6	6	6	1,466 00	1,510 00	1,540 00	864 75	882 66	896 48	600 00	600 00	600 00	
	Carleton Place	1	3	1	..	..	..	11	13	11	2,900 00	2,890 00	2,770 00	1,713 07	1,699 70	1,637 17	1,200 00	1,200 00	1,200 00	
	Ramsay	..	..	..	..	..	..	3	3	3	320 00	320 00	310 00	132 61	130 95	125 48	30 00	30 00	30 00	
	Lanark, Township	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Local option
	Lavant	..	..	1	..	..	..	1	1	2	190 00	170 00	180 00	121 05	110 29	115 17	80 00	80 00	80 00	
	Darling	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
South Lanark	Perth	2	..	..	..	..	..	11	9	9	2,580 00	2,530 00	2,470 00	1,475 57	1,457 89	1,419 65	1,080 00	1,080 00	1,080 00	
	Smith's Falls	2	2	1	..	..	..	11	11	10	2,640 00	2,460 00	2,420 00	1,502 85	1,425 63	1,373 91	1,080 00	1,080 00	1,000 00	
	Beckwith	..	1	2	..	..	..	2	3	4	180 00	190 00	200 00	54 56	59 91	62 58	.... ..	.....	.. ..	
	Bathurst	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Drummond	1	..	1	..	..	..	3	2	3	200 00	190 00	220 00	69 11	65 30	77 05	10 00	10 00	10 00	
	South Sherbrooke	..	..	..	..	..	..	1	1	1	95 00	90 00	90 00	32 28	27 65	26 83	5 00	.....	.....	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary.			Tavern. Beer and wine.			Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897 8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
Lennox	Napanee	7	6	7	....	....	....	1	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Bath	2	2	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Adolphustown	....	....	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Amherst Island	2	2	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Ernestown	2	2	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	North Fredericksburg	....	....	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Richmond	1	1	1	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lincoln	Niagara, Township	3	3	3	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Grimsby, North	....	....	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Grantham	3	2	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Merriton	3	3	3	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	South Grimsby	2	2	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Port Dalhousie	4	4	5	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	1	1
	Clinton	....	....	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Grimsby, Village	3	3	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Niagara Town	5	5	5	....	....	....	1	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	1	1
	Beamsville	3	3	3	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Louth	2	2	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
London	London, City	35	34	34	....	....	....	6	6	6	2	2	2	.....	.....	.....	.....	.....	.....	.....	.....	.....

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7	1897-8	Removals. 1895-6.	1896-7.	1897-8	Totals. 1895-6.	1896-7.	1897-8.	Amounts received for provincial licenses transfers, removals, and fines in each municipality. 1895-6. $ c.	1896-7. $ c.	1897-8. $ c	Proportion thereof paid to municipalities. 1895-6. $ c.	1896-7. $ c.	1897-8. $ c	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6. $ c.	1896-7, $ c.	1897-8. $ c.	Remarks.
Lennox	Napanee	1	2	1	..	..	..	9	9	9	2,222 00	2,091 00	2,4 5 00	1,145 44	1,092 54	1,286 67	892 00	840 00	960 00	
	Bath	1	..	..	..	..	..	3	2	2	250 00	240 00	240 00	42 80	39 82	43 80	.....	.....	.....	
	Adolphustown	..	..	..	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Amherst Island	..	..	..	..	..	..	2	2	2	180 00	180 00	180 00	39 50	39 82	43 80	.....	.....	.....	
	Ernestown	..	..	..	..	..	..	2	2	2	180 00	180 00	180 00	39 50	39 82	43 80	.....	.....	.....	
	North Fredericksburg	..	..	..	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Richmond	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	19 77	19 91	21 90	.....	.....	.....	
Lincoln	Niagara, Township	..	1	..	..	..	..	3	4	3	270 00	280 00	270 00	88 92	94 73	92 10	.....	.....	.....	
	Grimsby, North	..	..	..	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Grantham	..	..	..	..	..	..	3	2	2	270 00	180 00	180 00	88 92	59 83	61 40	.....	.....	.....	
	Merriton	..	..	..	..	..	..	3	3	3	600 00	600 00	600 00	328 92	329 74	332 10	240 00	240 00	240 00	
	South Grimsby	1	..	..	..	..	..	3	2	2	270 00	240 00	250 00	134 10	119 83	126 52	60 00	60 00	60 00	
	Port Dalhousie	..	1	3	..	..	..	5	6	9	900 00	1,020 00	1,190 00	493 38	554 44	654 88	360 00	360 00	440 00	
	Clinton	..	..	..	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Grimsby Village	1	1	..	..	..	..	4	4	2	430 00	430 00	320 00	153 86	154 73	121 86	60 00	60 00	40 00	
	Niagara, Town	..	2	2	..	..	..	7	9	9	1,045 00	1,035 00	1,085 00	291 47	289 16	322 35	.....	.....	.....	
	Beamsville	..	..	..	..	..	..	3	3	3	480 00	480 00	480 00	208 92	209 74	212 10	120 00	120 00	120 00	
	Louth	..	1	..	..	..	..	2	3	2	180 00	190 00	260 00	59 28	64 81	102 34	.....	.....	.....	
London	London City	7	1	4	..	..	1	50	43	47	11,995 00	11,345 00	11,445 00	2,956 31	2,675 28	2,744 26	630 00	600 00	580 00	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern.						Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		Ordinary.			Beer and wine.																	
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
Manitoulin	Drury, Denison, etc	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Little Current	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Gore Bay	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Assignac	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Howland	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Gordon	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Tehkummah	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Billings	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Carnarvon	....	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	May, Salter and Massey	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Nairn	....	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Halam	....	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Graham	....	1	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Unorganized Territory	3	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
East Middlesex	London, Township	15	15	15	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	1	....	....
	Dorchester	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Westminster	6	6	6	2	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Nissouri	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	London West, Village	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
North Middlesex	East Williams	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	McGillivray	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Adelaide	2	2	1	....	....	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Biddulph	4	4	3	....	....	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Ailsa Craig	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Lobo	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Parkhill	5	5	5	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	Lucan	3	3	3	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	West Williams	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	Transfers. 1896-7.	Transfers. 1897-8.	Removals. 1895-6.	Removals. 1896-7.	Removals. 1897-8.	Totals. 1895-6.	Totals. 1896-7.	Totals. 1897-8	Amounts received for provincial licenses, transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Manitoulin	Drury, Denison, etc	..	..	..	..	..	..	1	1	..	110 00	130 00	.....	37 96	64 24	.....	20 00	40 00	.....	
	Little Current	..	..	..	..	..	..	3	3	3	470 00	545 00	525 00	77 81	180 02	158 26	.....	75 00	75 00	
	Gore Bay	..	1	..	..	..	..	3	4	3	450 00	460 00	450 00	71 83	100 98	83 26	..	.....	.....	
	Assignac	2	1	1	..	..	..	4	3	3	260 00	250 00	250 00	101 90	112 51	105 10	60 00	60 00	60 00	
	Howland	1	..	..	..	..	..	2	1	1	100 00	90 00	90 00	20 95	24 24	20 82	.....	.....	.....	
	Gordon	..	..	..	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Tehkummah	..	..	..	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Billings	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	17 96	24 24	20 82	.....	.....	.....	
	Carnarvon	..	..	1	..	..	..	..	1	2	.....	190 00	150 00	.....	64 63	41 64	.....	.....	.....	
	May, Salter and Massey	2	..	..	..	..	..	4	2	2	210 00	220 00	220 00	81 90	88 47	81 64	40 00	40 00	40 00	
	Nairn	..	..	..	..	..	..	..	1	1	.....	90 00	90 00	.....	24 24	20 82	.....	.....	.....	
	Halam	..	..	1	..	..	..	..	1	2	.....	175 00	160 00	.....	109 24	84 29	.....	85 00	60 00	
	Graham	..	..	..	..	..	..	..	1	2	.....	90 00	220 00	.....	24 24	81 64	.....	.....	40 00	
	Unorganized Territory	..	..	1	..	..	..	3	2	3	270 00	180 00	190 00	.....	.....	.....	.....	.....	.....	Payable wholly to province, less expenses.
East Middlesex	London, Township	6	1	4	..	..	..	23	17	20	1,582 50	1,487 50	1,427 50	446 19	398 09	372 00	.....	.....	.....	
	Dorchester	..	..	1	..	..	..	4	4	5	420 00	360 00	370 00	115 40	96 00	92 75	.....	.....	.....	
	Westminster	1	..	2	..	..	..	9	7	9	625 00	577 50	597 50	185 67	156 00	150 72	.....	.....	.....	
	Nissouri	..	..	..	..	..	..	2	2	2	180 00	180 00	180 05	52 56	48 00	46 37	.....	.....	.....	
	London West, Village	1	..	1	..	..	..	3	2	3	490 00	400 00	410 00	227 98	208 00	206 37	160 00	160 00	.....	
North Middlesex	East Williams	1	..	..	..	..	..	3	2	2	190 00	180 00	200 00	40 01	45 05	46 82	.....	.....	.....	
	McGillivray	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	18 47	22 52	20 06	.....	.....	.....	
	Adelaide	1	..	..	..	..	..	3	2	2	210 00	180 00	127 50	46 17	45 05	30 10	.....	.....	.....	
	Biddulph	..	..	..	..	..	..	4	4	4	420 00	410 00	367 50	133 87	157 60	130 24	60 00	60 00	60 00	
	Ailsa Craig	1	..	..	..	..	..	3	2	2	450 00	520 00	440 00	212 32	250 09	213 50	160 00	160 00	160 00	
	Lobo	..	..	..	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	Local option.
	Parkhill	2	1	1	1	..	..	10	8	8	1,305 00	1,305 00	1,305 00	406 60	446 48	422 30	225 00	225 00	225 00	
	Lucan	..	2	..	1	..	..	5	6	4	620 00	630 00	610 00	206 95	227 60	210 26	130 00	130 00	130 00	
	West Williams	..	..	..	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern.						Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		Ordinary.			Beer and wine.																	
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
West Middlesex	Ekfrid	2	2	2																		
	Strathroy	6	6	5				1	1	1				1								
	Wardsville	1	1	1										1								
	Metcalfe	1	1	1																		
	Delaware	1	1	1																		
	Caradoc	3	3	3																		
	Glencoe	3	3	3																		
	Mosa																					
	Newbury	1	1	1																		
Monck	Wainfleet																					
	Canborough	1	1				1															
	Caistor																					
	Sherbrooke	1	1	1																		
	Dunnville	6	6	6				1	2	2												
	Gainsborough																					
	Pelham																					
	Moulton	1	1																			

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	Transfers. 1896-7.	Transfers. 1897-8.	Removals. 1895-6.	Removals. 1896-7.	Removals. 1897-8.	Totals. 1895-6.	Totals. 1896-7.	Totals. 1897-8.	Amounts received for provincial licenses, transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
West Middlesex.	Ekfrid		1					2	3	2	280 00	190 00	180 00	71 63	41 85	35 75				
	Strathroy	2	1					10	8	6	1,727 50	1,660 00	1,420 00	815 48	783 52	662 97	620 00	600 00	520 00	
	Wardsville							2	1	1	216 67	200 00	200 00	107 83	99 32	97 87	86 67	80 00	80 00	
	Metcalfe							1	1	1	90 00	90 00	90 00	19 53	19 32	17 87				
	Delaware							1	1	1	90 00	90 00	90 00	19 53	19 32	17 87				
	Caradoc				1			4	3	3	280 00	270 00	310 00	61 85	57 94	65 53				
	Glencoe							3	3	3	780 00	780 00	780 00	478 60	477 94	473 65	420 00	4.0 00	420 00	
	Moss																			
	Newbury	1						2	1	1	210 00	200 00	200 00	102 79	99 32	97 87	80 00	80 00	80 00	
Monck	Wainfleet																			Local option
	Canborough	1						2	1	1	100 00	90 00	37 50	6 42	9 01	1 89				
	Caistor																			
	Sherbrooke							1	1	1	90 00	90 00	90 00	5 50	9 01	3 78				
	Dunnville	1	1	1				8	9	9	1,295 00	1,530 00	1,550 00	484 42	633 54	592 15	445 00	560 00	560 00	
	Gainsborough																			Local option Dunkin Act in force,
	Pelham																			
	Moulton							1	1		90 00	90 00		5 50	9 01					

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary. 1895-6.	1896-7.	1897-8.	Tavern. Beer and wine. 1895-6.	1896-7.	1897-8.	Shop. 1895-6.	1896-7.	1897-8.	Wholesale. 1895-6.	1896-7.	1897-8.	Extended tavern. 1895-6.	1896-7.	1897-8.	Extended shop. 1895-6.	1896-7.	1897-8.	Six months. 1895-6.	1896-7.	1897-8.
Muskoka...	McLean and Ridout...	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Draper	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Gravenhurst	3	3	4	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Medora and Wood	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	2	1
	Bracebridge	4	4	4	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Huntsville	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Monk	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	1 & 1 B & W	1 & 1 B & W	....
	Morrison	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	1 B&W
	Stisted, ...	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Stephenson.....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	McAuley..	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Port Carling	....	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	1	1
	Chaffey	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	*Unorganized Territory.	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	1	1
Nipissing...	North Bay	6	6	6	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	1	1	....
	McKim	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Mattawa	7	7	7	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	Widdifield	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Springer	4	....	....	....	....	....	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Ferris	....	....	....	....	....	....	..	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Bonfield	2	3	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Sudbury	7	7	7	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	Caldwell	1	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Dunnet and Rutter....	....	....	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Unorganized Territory.	4	5	6	....	....	....	..	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Sturgeon Falls	....	4	3	....	....	....	....	1	1	....	....	....	....	....	....	....	....	....	....	....	....

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6.	1896-7.	1897-8.	Amounts received for provincial licenses, transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Muskoka	McLean and Ridout	..	..	..	..	..	..	2	2	2	180 00	180 00	180 00	53 81	54 92	55 26	.....	.....	.....	
	Draper	..	..	..	..	..	..	1	1	1	100 00	100 00	100 00	36 91	37 46	37 63	10 00	10 00	10 00	
	Gravenhurst	1	..	..	..	..	..	5	4	4	645 00	585 00	600 00	224 44	200 24	147 37	67 50	67 50	.....	
	Medora and Wood	..	..	..	..	..	..	3	2	1	200 00	100 00	50 00	73 81	37 46	18 81	20 00	10 00	5 00	
	Bracebridge	1	1	..	1	..	..	7	6	5	880 00	930 00	860 00	298 33	325 13	294 21	110 00	110 00	110 00	
	Huntsville	..	1	..	..	..	..	4	5	4	800 00	810 00	1,000 00	427 61	434 13	522 64	320 00	320 00	320 00	
	Monck	..	..	..	..	..	..	3	3	1	101 25	101 25	37 50	33 63	34 33	13 81	.....	.....	.....	
	Morrison	..	..	..	..	..	..	1	1	1	150 00	100 00	100 00	86 91	37 46	37 63	60 00	10 00	10 00	
	Stisted	..	..	..	..	..	..	....	....	1	.....	.....	18 75	.....	.....	6 91	.....	.....	.....	
	Stephenson	..	..	..	..	..	..	2	2	2	180 00	180 00	200 00	53 81	54 92	64 47	.....	.....	.....	
	Mc Auley	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	26 91	27 46	27 63	.....	.....	.....	
	Port Carling	..	..	1	..	..	..	....	2	3	.....	180 00	190 00	.....	41 20	46 05	.....	.....	.....	
	Chaffey	..	..	..	..	..	..	....	1	1	.....	45 00	45 00	.....	13 73	13 81	.....	.....	.....	
	*Unorganized Territory	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	.....	.....	.....	.....	.....	.....	
Nipissing	North Bay	2	2	1	..	1	..	10	11	8	1,895 00	1,905 00	1,760 00	1,099 35	1,111 20	1,012 09	750 00	750 00	700 00	
	McKim	..	..	..	..	..	..	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Mattawa	..	..	..	..	1	..	9	10	9	1,890 00	1,900 00	1,940 00	945 69	958 53	961 58	540 00	540 00	540 00	
	Widdifield	..	..	..	..	..	..	....	....	1	.....	.....	90 00	.....	.....	32 85	.....	.....	.....	
	Springer	..	..	..	..	..	..	5	....	....	825 00	.....	.....	544 04	.....	.....	375 00	.....	.....	
	Ferris	..	..	..	..	..	..	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Bonfield	..	..	..	..	..	..	2	3	2	270 00	375 00	250 00	148 88	208 20	135 70	70 00	105 00	70 00	
	Sudbury	4	2	3	..	..	..	13	11	12	2,515 00	2,545 00	2,505 00	1,530 73	1,555 44	1,513 13	1,125 00	1,125 00	1,125 00	
	Caldwell	..	..	..	..	..	..	1	2	2	165 00	330 00	330 00	108 81	218 80	215 70	75 00	150 00	150 00	
	Dunnet and Rutter	..	..	..	..	..	..	....	....	2	.....	.....	280 00	.....	.....	165 70	.....	.....	100 00	
	*Unorganized Territory	..	2	1	1	..	..	5	7	7	470 00	470 00	550 00	.....	.....	.....	.....	.....	.....	
	Sturgeon Falls	..	1	..	..	..	..	....	6	4	.....	1,135 00	900 00	.....	610 06	475 20	.....	375 00	300 00	

* Payable wholly to the Province, less expenses.

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary. 1895-6.	Tavern. Ordinary. 1896-7.	Tavern. Ordinary. 1897-8.	Tavern. Beer and wine. 1895-6.	Tavern. Beer and wine. 1896-7.	Tavern. Beer and wine. 1897-8.	Shop. 1895-6	Shop. 1896-7.	Shop. 1897-8	Wholesale. 1895-6.	Wholesale. 1896-7	Wholesale. 1897-8.	Extended tavern. 1895-6.	Extended tavern. 1896-7.	Extended tavern. 1897-8.	Extended shop. 1895-6	Extended shop. 1896-7.	Extended shop. 1897-8.	Six months. 1895-6.	Six months. 1896-7.	Six months. 1897-8.
North Norfolk	Middleton	2	1	1	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Simcoe	8	6	6	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	Windham	2	2	2	1	1	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Waterford	3	3	3	..	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Delhi	3	2	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
South Norfolk	Walsingham, South	2	2	2	....	....	..	....	....	....	....	....	....	....	....	....	....	....	....	....	.. ..	....
	Woodhouse	1	1	1	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Charlotteville	3	1	1	....	....	1	....	....	....	....	....	....	1 B&W	....	....	....	....	....	....	....	....
	Houghton	1	2	1	1	....	..	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Port Dover	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	1 B&W	....	....
	Walsingham, North	1	1	1	1	1	1	..	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Port Rowan	2	2	2	....	....	....	..	....	....	....	....	....	....	....	....	....	....	....	....	....	....

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals 1895-6.	1896-7.	1897-8.	Amounts received for provincial licenses, transfers, removals and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
North Norfolk	Middleton	1	..	..	..	..	..	4	2	2	237 50	127 50	147 50	75 52	31 71	43 85	.....	.....	.....	
	Simcoe	5	..	3	1	..	..	16	8	11	2,130 00	1,600 00	1,630 00	913 13	625 52	666 93	500 00	400 00	400 00	
	Windham	..	1	..	..	..	..	3	4	4	217 50	247 50	255 00	66 63	63 43	72 00	..	..	..	
	Waterford	..	..	..	..	..	..	3	3	3	480 00	480 00	480 00	199 67	183 43	192 00	120 00	120 00	120 00	
	Delhi	2	..	1	..	..	..	5	2	4	400 00	240 00	450 00	97 73	42 29	136 00	.....	.....	60 00	
South Norfolk	Walsingham, South	1	..	1	..	..	..	3	2	3	190 00	180 00	190 00	38 80	30 97	25 89	.. ..	.. ..	.. ..	
	Woodhouse	1	..	..	..	..	..	3	2	2	137 50	127 50	127 50	29 84	23 23	17 92	.. ..	.....	.....	
	Charlotteville	..	..	..	..	..	1	4	1	3	273 13	131 03	137 50	54 47	26 08	19 91	.....	..	....	
	Houghton	2	..	..	..	..	..	4	2	1	147 50	180 00	90 00	32 83	30 97	11 95	....	..	..	
	Port Dover	..	..	..	..	..	..	5	4	4	635 00	600 00	600 00	201 58	181 93	167 80	122 50	120 00	120 00	
	Walsingham, North	1	..	2	..	..	..	3	2	4	187 50	177 50	147 50	44 76	36 13	21 91	.....	... ...	... ...	
	Port Rowan	2	1	2	..	..	..	4	3	4	260 00	250 00	260 00	41 78	33 54	27 88	..... .	.....	.. ..	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary.			Tavern. Beer and wine.			Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
East Northumberland	Seymour	....	....	....	2	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	1 b&w	....
	Murray	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Cramahe	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Percy	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Colborne	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....
	Campbellford	4	4	4	....	....	....	2	2	2	....	....	....	1	....	....	....	....	....	1	....	....
	Hastings	3	3	3	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Brighton Village	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
West Northumberland	Alnwick	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	1	1	1
	South Monaghan	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	1	1	1
	Haldimand	1	1	1	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....	1 b&w	1 b&w	1
	Hamilton	5	5	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Cobourg, Town	11	12	10	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	1	1	1

SCHEDULE C.—*Continued.*

License district.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6.	1896-7.	1897-8.	Amounts received for provincial licenses, transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
East Northumberland	Seymour							2	2	1	75 00	56 25	37 50	18 32	13 04	8 45				
	Murray	1	1	2				2	2	3	47 50	47 50	110 00	12 21	11 59	22 51				
	Cramahe							1	1	1	130 00	130 00	130 00	58 32	57 39	56 89	40 00	40 00	40 00	
	Percy							2	2	2	310 00	320 00	300 00	159 70	160 57	153 78	120 00	120 00	120 00	
	Colborne			2				4	5	3	418 75	415 00	375 00	88 29	78 75	65 64	28 75	15 00	15 00	
	Campbellford	1						9	6	6	1,310 00	1,160 00	1,170 00	616 71	537 23	536 96	490 00	430 00	430 00	
	Hastings	1		1				5	4	5	650 00	640 00	650 00	236 33	229 55	230 37	160 00	160 00	160 00	
	Brighton Village	2						4	2	2	340 00	300 00	300 00	108 85	94 77	93 78	60 00	60 00	60 00	
West Northumberland	Alnwick							2	2	2	165 00	165 00	185 00	68 74	71 17	75 06	30 00	30 00	30 00	
	South Monaghan	1						3	2	1	175 00	135 00	45 00	55 96	41 17	12 29				
	Haldimand							3	2	2	151 25	108 75	108 75	47 35	34 31	30 72				
	Hamilton							5	5	5	500 00	500 00	500 00	179 14	187 26	172 90	50 00	50 00	50 00	
	Cobourg, Town	2	3	1	1			17	18	14	3,715 00	4,005 00	3,470 00	2,115 03	2,311 88	1,948 56	1,620 00	1,740 00	1,500 00	

SCHEDULE C.—Comparative statements by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary			Tavern. Beer and wine.			Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
North Ontario	Uxbridge, Town	4	4	4	...	...	...	1	1	1	...	...	...	...	...	...	...	...	...	...	...	...
	Brock	2	2	2	1	1	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Mara	4	4	4	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1	1	1
	Thorah	1	1	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Uxbridge, Township	4	4	4	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Scott	2	2	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Rama	1	1	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Cannington	2	2	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Beaverton	2	2	2	...	...	...	1	1	1	...	...	...	...	...	...	...	...	...	...	...	...
South Ontario	Reach	4	3	3	...	...	1	...	...	...	...	...	...	...	1	...	...	...	...	...	...	...
	Oshawa	6	6	6	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Whitby, Town	5	5	5	...	...	...	1	1	1	...	...	...	...	...	...	...	...	...	...	...	...
	Whitby, Township	2	2	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Whitby, East, Township	2	2	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Pickering	...	...	*5	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Port Perry	3	3	3	...	...	...	1	1	1	...	...	...	...	...	...	...	...	...	...	...	...

* For four months.

SCHEDULE C—*Continued.*

License District.	Municipality.	Licenses transferred and removed.						Totals.			Amount received for provincial licenses, transfers, removals and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks
		Transfers.			Removals.															
		1895-6.	1896-7	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
North Ontario	Uxbridge, Town	1	3	1	..	..	..	6	8	6	1,010 00	1,060 00	1,010 00	398 62	419 48	385 33	250 00	250 00	250 00	
	Brock	..	..	..	..	..	..	3	3	3	252 50	257 50	247 50	89 37	92 11	80 00	35 00	35 00	30 00	
	Mara	1	..	2	..	..	..	6	5	7	550 00	540 00	560 00	236 50	234 47	230 67	135 00	135 00	135 00	
	Thorah	..	..	..	..	..	..	1	1	1	100 00	140 00	100 00	31 75	46 84	30 00	10 00	10 00	10 00	
	Uxbridge, Township	2	..	..	..	..	..	6	4	4	405 00	360 00	360 00	103 20	88 43	80 00	.....	.....	.....	
	Scott	..	..	2	..	..	..	2	2	4	190 00	190 00	210 00	53 50	54 21	56 22	10 00	10 00	10 00	
	Rama	..	..	..	..	..	..	1	1	1	110 00	90 00	90 00	29 00	22 11	20 00	.....	.....	.....	
	Cannington	..	1	..	..	..	..	2	3	2	400 00	430 00	400 00	203 50	215 26	200 00	160 00	160 00	160 00	
	Beaverton	..	1	..	..	..	..	3	4	3	480 00	490 00	480 00	185 25	190 00	180 00	120 00	120 00	120 00	
South Ontario	Reach	..	2	1	..	..	..	4	6	5	460 00	460 00	402 50	138 13	166 20	142 97	40 00	32 50	40 00	
	Oshawa	..	..	..	..	..	..	6	6	6	1,630 00	1,730 00	1,620 00	920 37	959 04	906 52	720 00	720 00	720 00	
	Whitby, Town	2	1	..	..	..	..	8	7	6	1,290 00	1,280 00	1,290 00	574 47	568 52	564 28	370 00	370 00	370 00	
	Whitby, Township	..	..	1	..	..	..	2	2	3	260 00	310 00	270 00	129 07	148 88	130 51	80 00	80 00	80 00	
	Whitby, East, Township	..	..	1	..	1	..	2	3	3	260 00	270 00	270 00	129 07	132 67	130 51	80 00	80 00	80 00	
	Pickering	..	..	..	..	..	..	..	..	5	.....	.....	216 70	.. ..	.. ..	105 56	.....	.....	66 70	Local opt'n in force up to Jan. 1898.
	Port Perry	..	..	1	..	..	..	1	4	5	860 00	850 00	853 00	422 69	437 50	433 85	320 00	320 00	320 00	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary.			Tavern. Beer and Wine.			Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1885-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
Ottawa	Ottawa, City	70	76	77	....	....	....	33	33	33	3	4	5	1	....	....	1	....	....	....	1	1
North Oxford	East Nissouri	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Blandford	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	East Zorra	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Embro	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	West Zorra	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Woodstock	12	12	12	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	Blenheim	7	7	7	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
South Oxford	Ingersoll	9	8	8	....	....	....	2	2	2	....	....	....	....	1	....	....	....	....	....	....	....
	Tilsonburg	4	4	4	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Norwich, Village	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	North Oxford	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	North Norwich	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	South Norwich	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Dereham	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	West Oxford	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	East Oxford	....	....	....	....	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6.	1896-7.	1897-8.	Amount received for provincial licenses, transfers, removals and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Ottawa	Ottawa, City	11	12	6	..	7	2	119	133	124	36167 50	38329 17	389 25	14849 46	15813 40	15979 61	8,687 50	9,310 00	94 00	
North Oxford	East Nissouri	1	..	1	..	..	..	3	2	3	190 00	240 00	190 60	58 18	81 99	57 71	.....	.....	.....	
	Blandford	1	..	..	..	..	..	2	1	1	190 00	100 00	100 00	109 10	37 33	36 64	70 00	10 00	10 00	
	East Zorra	..	2	1	..	..	..	3	5	4	270 00	370 00	280 00	77 02	127 53	84 35	.....	.....	.....	
	Embro	1	..	2	..	..	..	3	2	4	350 00	320 00	340 00	147 13	134 65	142 15	80 00	80 00	80 00	
	West Zorra	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	25 67	27 33	26 64	.....	.....	.....	
	Woodstock	2	2	2	1	..	..	17	16	16	3,870 00	3,830 00	3,800 00	2,221 58	2,212 90	2,186 12	1,680 00	1,680 00	1,680 00	
	Blenheim	4	3	4	..	..	..	11	10	11	740 00	838 00	785 00	275 88	324 15	294 20	70 00	70 00	70 00	
South Oxford	Ingersoll	5	..	3	..	..	..	16	11	13	3,070 00	2,742 50	2,810 00	1,739 48	1,482 00	1,535 70	1,320 00	1,210 00	1,200 00	
	Tilsonburg	1	3	..	1	..	..	7	8	5	1,445 00	1,430 00	1,390 00	811 88	757 94	762 31	600 00	600 00	600 00	
	Norwich, Village	..	..	1	..	..	..	4	4	5	740 00	725 50	730 00	351 29	320 61	332 23	240 09	240 00	240 00	
	North Oxford	3	2	2	..	..	..	5	4	4	320 00	330 00	280 00	157 05	142 52	131 65	80 00	80 00	80 00	
	North Norwich	..	..	..	..	..	..	..	..	..	20 00	.....	.....	857 00	.....	.....	.....	.....	.....	Local option
	South Norwich	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Dereham	..	..	..	..	..	..	.....	..	.....	20 00	.. ..	.....	857 00	.....	.....	.....	.....	.....	
	West Oxford	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	East Oxford	..	..	..	..	..	..	1	1	1	90 00	37 50	37 50	25 69	10 00	11 07	.....	.....	.....	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary. 1895-6.	1896-7.	1897-8.	Tavern. Beer and wine. 1895-6.	1896-7.	1897-8.	Shop. 1895-6.	1896-7.	1897-8.	Wholesale. 1895-6.	1896-7.	1897-8.	Extended tavern. 1895-6.	1896-7.	1897-8.	Extended shop. 1895-6.	1896-7.	1897-8.	Six months. 1895-6.	1896-7.	1897-8.
Parry Sound, East and West.	Nipissing	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	McKellar	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Armour	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Christie	2	1	1	....	1	1	....	....	....	....	....	....	....	1	....	....	....	....	....	....	....
	Chapman	2	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	*Parry Sound	....	....	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Foley	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Himsworth, North	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Perry	5	6	5	....	....	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....	....
	Humphrey	2	1	1	....	....	....	....	....	....	....	....	....	....	1	....	....	....	....	2B&W	2B&W	2B&W
	Machar	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Sundridge	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Burk's Falls	2	2	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Himsworth, South	5	5	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Hagerman	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	McMurrich	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Unorganized Territory	9	9	6	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Peel	Brampton	6	6	6	1	1	1	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Chinguacousy	7	7	7	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Toronto, Township	10	12	12	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Toronto, Gore	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Streetsville	2	2	2	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Caledon	9	9	9	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....	....	....	....

* For three and one-half months.

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6.	1896-7.	1897-9.	Amounts received for provincial licenses transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Parry Sound, East and West.	Nipissing	1	..	1	..	..	..	2	1	2	120 00	100 00	110 00	35 23	33 33	39 17	.....	10 00	10 00	
	McKellar	..	..	1	..	..	..	1	1	2	90 00	90 00	100 00	23 49	23 33	29 17	.....	.....	.....	
	Armour	..	..	..	..	..	..	1	.....	.....	90 00	.....	.....	23 49	.....	.....	.....	.....	.....	
	Christie	..	..	1	..	..	..	2	3	3	180 00	150 00	137 50	46 97	40 83	41 67	.....	.....	.....	
	Chapman	1	1	3	..	..	..	3	4	6	330 00	190 00	330 00	190 89	283 89	117 54	140 00	210 00	30 00	
	Parry Sound	..	..	..	..	..	..	.....	..	2	.....	..	87 50	.....	...	19 46	.....	.....	.....	Local option in force for 8½ months
	Foley	..	..	..	..	..	..	1	1	1	220 00	200 00	200 00	141 31	133 33	135 00	110 00	110 00	110 00	
	Himsworth, North	..	..	1	..	..	..	2	2	3	230 00	230 00	240 00	96 98	96 66	104 17	50 00	50 00	50 00	
	Perry	1	..	3	..	..	..	6	6	9	400 00	540 00	502 50	121 34	139 99	143 80	.. ..	.....	... ...	
	Humphrey	..	..	..	..	..	..	4	4	3	217 50	150 00	127 50	58 72	40 83	37 53	.....	.....	.....	
	Machar	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	23 49	23 33	25 00	.....	.....	.....	
	Sundridge	..	..	1	..	..	..	2	2	3	240 00	240 00	250 00	46 97	46 66	54 17	.....	.....	.....	
	Burk's Falls	..	..	..	..	..	..	2	2	3	240 00	240 00	381 00	46 97	46 66	83 77	.....	.....	.....	
	Himsworth, South	2	1	2	..	..	..	7	6	7	570 00	580 00	570 00	225 27	228 33	233 34	100 00	100 00	100 00	
	Hagerman	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	23 49	23 33	25 00	.....	.....	.....	
	McMurrich	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	23 49	23 33	25 00	.....	.....	.....	
	Unorganized Territory	1	..	2	..	..	..	10	9	8	800 00	981 80	560 00	.....	.....	.....	.....	.....	.....	Payable to province less proportion of expenses.
Peel	Brampton	2	3	1	..	..	..	10	11	9	1,367 50	1,357 50	1,357 50	522 48	525 32	516 85	200 00	200 00	200 00	
	Chinguacousy	..	2	..	..	..	..	8	10	8	667 50	707 50	707 50	219 88	245 24	238 86	.....	..	.....	
	Toronto, Township	3	2	3	..	..	..	14	15	16	1,062 50	1,252 50	1,242 50	397 03	475 40	459 85	55 00	65 00	65 00	
	Toronto, Gore	..	..	..	..	..	..	1	1	1	110 00	95 00	90 00	39 09	32 53	29 25	... .	.....	... ...	
	Streetsville	..	..	1	..	..	..	3	3	4	460 00	430 00	440 00	187 95	160 08	162 62	100 00	70 00	70 00	
	Caledon	..	1	2	..	..	..	10	10	11	872 50	830 00	830 00	290 72	280 28	272 98	.. ...	....	.....	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary. 1895-6.	1896-7.	1897-8.	Tavern. Beer and wine. 1895-6.	1896-7.	1897-8.	Shop. 1895-6.	1896-7.	1897-8.	Wholesale. 1895-6.	1896-7.	1897-8.	Extended tavern. 1895-6.	1896-7.	1897-8.	Extended shop. 1895-6.	1896-7.	1897-8.	Six months 1895-6.	1896-7.	1897-8.
North Perth	Mornington	11	11	11	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Ellice	5	5	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Wallace	2	1	1	....	..	....	....	....	....	....	....	....	....	1	....	....	....	....	....	....	....
	Elma	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Listowel	5	5	5	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Stratford	16	16	16	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	North Easthope	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Milverton	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
South Perth	South Easthope	5	5	6	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Fullarton	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Mitchell	5	4	4	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Hibbert	2	2	2	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Downie	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	St. Mary's	7	6	6	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	Blanshard	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Logan	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....

SCHEDULE C.—*Continued.*

License District.	Municipality.	License transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6.	1896-7.	1897-8.	Amounts received for provincial licenses, transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c	$ c.	
North Perth	Mornington	2	..	1	..	..	..	13	11	12	1,050 00	990 00	1,000 00	383 80	344 25	354 35	.....	.....	.....	
	Ellice	..	1	1	..	..	..	5	6	6	470 00	460 00	460 00	170 57	161 69	163 95	.....	.....	.....	
	Wallace	..	..	..	..	..	..	2	2	1	180 00	112 50	90 00	63 79	39 12	31 73	.....	.....	.....	
	Elma	1	..	..	..	..	..	5	4	4	390 00	360 00	390 00	143 92	125 18	142 79	.....	.....	.....	
	Listowel	1	..	..	..	..	..	7	6	6	1,500 00	1,490 00	1,504 00	851 19	840 36	851 27	590 00	590 00	590 00	
	Stratford	5	4	3	..	..	..	23	22	21	5,215 00	5,375 00	5,215 00	2,474 08	2,482 30	2,412 78	1,400 00	1,400 00	1,400 00	
	North Easthope	..	..	..	..	..	..	4	4	4	370 00	380 00	360 00	133 26	135 61	126 93	.....	.....	.....	
	Milverton	..	..	..	..	..	..	2	2	2	360 00	360 00	360 00	183 97	182 59	183 47	120 00	120 00	120 00	
South Perth	South Easthope	1	3	1	..	..	..	8	6	7	505 00	480 00	570 00	167 25	151 39	184 85	.....	.....	.....	
	Fullarton	..	1	..	..	..	..	3	2	2	240 00	180 00	250 00	84 84	55 05	66 35	.....	.....	.....	
	Mitchell	..	1	..	..	..	..	7	5	5	1,360 00	1,160 00	1,125 00	680 95	594 43	564 59	450 00	375 00	375 00	
	Hibbert	..	..	..	..	..	..	3	3	3	270 00	270 00	270 00	84 84	82 57	85 41	.....	.....	.....	
	Downie	..	..	..	..	..	..	4	5	4	380 00	395 00	360 00	122 55	126 15	113 75	.....	.....	.....	
	St Mary's	..	1	..	..	..	..	10	9	8	1,940 00	1,720 00	1,700 00	908 20	802 77	803 33	550 00	500 00	500 00	
	Blanshard	1	..	1	..	..	..	1	2	2	90 00	100 00	100 00	28 28	32 11	33 18	.....	.....	.....	
	Logan	..	..	..	..	..	..	2	2	2	180 00	180 00	180 00	56 56	55 05	56 88	.....	.....	.....	

SCHEDULE O.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary.			Tavern. Beer and wine.			Shop.			Wholesale.			Extended Tavern.			Extended Shop.			Six Months.		
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
East Peterborough..	Asphodel	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Dummer	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	1
	Otonabee	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Burleigh, Anstruther and Chandos	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	1	1	1
	Norwood	3	4	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Belmont and Methuen	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Havelock	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
West Peterborough..	Smith	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Lakefield	4	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Peterborough	24	24	22	....	....	....	4	4	4	....	....	....	....	....	1	....	....	....	....	....	....
	North Monaghan	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Ennismore	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Ashburnham	2	2	2	1	1	1	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	Harvey	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Port Arthur and Fort William..	Fort William	7	8	8	....	....	....	2	2	2	....	....	....	1	....	....	....	....	....	....	....	....
	Port Arthur	11	9	11	....	....	....	4	4	3	....	....	....	....	....	1	....	....	....	1	1	1
	Unorganized territory	7	7	9	....	....	....	1	2	1	....	....	....	....	....	....	....	....	....	....	....	....

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transferees. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6.	1896-7.	1897-8.	Amounts received for provincial licenses transfers, removals and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportions thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
East Peterborough...	Asphodel	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	12 00	8 85	9 65	....	.....	.....	
	Dummer	..	..	..	..	..	..	1	1	2	90 00	90 00	135 00	12 60	8 85	14 47	.....	.....	.....	
	Otonabee	..	1	..	..	..	..	2	3	2	180 00	200 00	204 00	24 00	20 65	23 16	.....	.....	.....	
	Burleigh, Anstruther and Chandos	..	1	..	..	..	..	3	4	3	225 00	255 00	245 00	30 00	26 54	27 33	.....	.....	.....	
	Norwood	..	1	..	..	..	..	3	5	2	780 00	1,050 00	520 00	456 00	596 90	299 30	420 00	560 00	280 00	
	Belmont and Methuen	..	..	..	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Havelock	..	1	..	..	..	..	3	4	3	750 00	670 00	660 00	426 00	328 03	328 95	390 00	300 00	300 00	
West Peterborough..	Smith	..	..	..	..	..	..	4	4	4	380 00	360 00	360 00	134 15	123 34	122 57	.....	.....	.....	
	Lakefield	..	..	..	..	..	..	4	3	3	800 00	600 00	600 00	443 83	332 50	331 93	320 00	240 00	240 00	
	Peterborough	3	4	2	..	..	..	31	32	29	7,790 00	7,885 00	7,207 50	4,531 27	4,575 42	4,242 63	3,360 00	3,360 00	3,150 00	
	North Monaghan	..	..	..	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Enniskmore	..	..	..	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Ashburnham	..	..	1	..	..	..	5	5	6	925 00	969 00	995 00	539 31	561 37	573 63	400 00	400 00	400 00	
	Harvey	..	..	..	..	..	..	..	..	..	.....	60 00	.....	.....	30 83	.....	.....	.....	.....	
Port Arthur and Fort William ..	Fort William	3	2	..	1	..	..	14	12	10	2,611 25	2,670 00	2,700 00	1 500 87	1,542 41	1,571 02	1,023 75	1,110 00	1,110 00	
	Port Arthur	5	2	4	..	2	1	21	18	21	4,255 00	3,805 00	4,052 50	2,524 88	2,243 48	2,417 51	1,860 00	1,620 00	1,770 00	
	Unorganized territory	1	2	3	..	..	..	9	11	13	790 00	900 00	1,067 50	.....	.....	.....	.....	.....	.....	Payable to province less proportion of expenses.

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary.			Tavern. Beer and wine.			Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6	1896-7.	1897-8.
Prescott	South Plantagenet	5	6	6	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	East Hawkesbury	7	7	7	....	....	....	....	....	1	....	....	....	....	....	....	....	....	....	....	....	....
	Longueuil	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	North Plantagenet	11	10	10	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Caledonia	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	2	3	2
	Alfred	4	5	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	1	....	....
	West Hawkesbury	5	5	5	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	Hawkesbury	3	5	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	L'Original	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Prince Edward	Picton	6	6	6	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	South Marysburgh	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Wellington	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Sophiasburg	2	1	1	....	....	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	1 b&w
	Hillier	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Ameliasburg	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	1	1	1
	Hallowell	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	North Marysburgh	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....

SCHEDULE O.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6.	1896-7.	1897-8.	Amounts received for provincial licenses, transfer, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Prescott	South Plantagenet							5	6	6	450 00	540 00	540 00	150 77	182 57	185 62				
	East Hawkesbury							7	7	8	630 00	630 00	720 00	211 09	212 98	247 49				
	Longueuil							1	1	1	90 00	90 00	90 00	30 15	30 43	30 93				
	North Plantagenet	2	1	1				14	12	12	1,100 00	1,020 00	1,020 00	371 92	349 91	355 77				
	Caledonia		1					4	6	4	270 00	325 00	270 00	90 47	111 57	92 81				
	Alfred			1				5	5	6	405 00	450 00	460 00	135 70	152 14	159 84				
	West Hawkesbury			1				7	7	8	910 00	940 00	920 00	491 09	508 21	501 71	280 00	280 00	280 00	
	Hawkesbury	1						4	5	5	370 00	750 00	750 00	95 49	302 14	122 92		150 00		
	L'Orignal							3	3	3	360 00	360 00	360 00	90 47	91 28	92 81				
Prince Edward	Picton	2	1					10	9	8	2,200 00	2,360 00	2,225 00	1,216 60	1,259 00	1,173 01	960 00	960 00	960 00	
	South Marysburgh							2	2		220 00	220 00		81 60	82 71		40 00	40 00		
	Wellington	2						4	2	2	370 00	350 00	350 00	158 55	152 71	146 25	110 00	110 00	110 00	
	Sophiasburgh							2	1	3	180 00	90 00	146 25	41 60	21 35	31 73				
	Hillier	1						2	1	1	100 00	90 00	90 00	24 27	21 35	18 13				
	Ameliasburgh							3	3	3	225 00	225 00	245 00	52 02	53 40	51 37				
	Hallowell																			
	North Marysburgh																			

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary. 1895-6.	1896-7.	1897-8.	Tavern. Beer and wine. 1895-6.	1896-7.	1897-8.	Shop. 1895-6.	1896-7.	1897-8.	Wholesale. 1895-6.	1896-7.	1897-8.	Extended tavern. 1895-6.	1896-7.	1897-8.	Extended shop. 1895-6.	1896-7.	1897-8.	Six months. 1895-6.	1896-7.	1897-8.
Rainy River North	Rat Portage	9	9	11	....	..	..	2	2	4	.....	.....	.....	..	.....	.....	....	.....	....	.....	.. ..	1
	Keewatin	2	2	2	.....	...	....	1	1	1	...	...	...	.....	...	.....	...	....	....	.....	.....	.....
	Unorganized Districts	1	1	3	....	....	....		..	....	..	...	..	...	..	.....	..	...	....	...	....	1
Rainy River South	Alberton	3	3	3	..	..	...	1	1	1	.....	...	....	....	..	...	.....	.....	.. ..	.....	.....	.....
	Unorganized Districts	3	5	7	..	..	....	1	....	2	.....	...	..	....	....	...	..	...	..	.....	... ..	.....
North Renfrew	Bromley	3	3	3	....	....	....	..	..	..	.....	.....	...	.....	.....	.....	.....	.....	... ..	.....	.....	.....
	Pembroke	12	12	12	..	....	...	3	3	3	...	...	...	.....	.....	.....	.....	.....	....	.....	.....	.....
	Ross	2	2	2	..	....	....	1	1	1	.....	.....	.....	.....	.....	.....	....	.. ..	....	.....	.....	.....
	Westmeath	4	4	4	..	....	....		....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.. ..	.....
	Wilberforce	1	1		..	....	1	1	1	....	.....	.....	.....	..	. ...	...	... ..	....	....	.....	... ..	.....
	Head, Maria and Clara	3	3	3	..	....	....	....	....	....	...	....	....	..	.....	.....	.....	.....	.....	.....	.....	.....
	Petawawa	1	1	1	....	....	...	....	....	....	....	....	...	....	.....	.....	....	.....	.....	.....	.....	.....
	Rolph, Buch'n & Wylie	1	1	1		...	..	....	..	....	..	.....	....	....	....	.....	....	.....	.....	.....	.....	....

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6.	1896-7.	1897-8.	Amounts received for provincial licenses, transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Rainy River North...	Rat Portage	1	1	4	..	..	1	12	12	20	3,410 00	3,310 00	4,575 00	1,944 20	1,919 32	2,688 60	1,650 00	1,650 00	2,250 00	
	Keewatin	..	..	..	1	1	..	4	4	3	620 00	610 00	600 00	418 13	422 72	423 68	330 00	330 00	330 00	
	Unorganized Districts*	..	1	1	..	..	..	1	2	5	90 00	100 00	495 00	.....	.....	.....	.....	.....	.....	
Rainy River South....	Alberton	5	1	2	..	..	..	9	5	6	610 00	570 00	580 00	276 87	277 89	307 49	200 00	200 00	200 00	
	Unorganized Territory	1	1	3	..	..	..	5	6	12	370 00	540 00	970 00	.....	.....	.....	.....	.....	.....	
North Renfrew..	Bromley	2	2	2	..	..	..	5	5	5	380 00	380 00	380 00	191 29	191 18	190 07	90 00	90 00	90 00	
	Pembroke	..	2	4	..	..	..	15	17	19	3,000 00	3,100 00	3,240 00	1,357 67	1,407 69	1,470 45	750 00	750 00	750 00	
	Ross	..	1	1	..	..	..	3	4	4	420 00	530 00	570 00	241 17	296 72	315 10	150 00	150 00	150 00	
	Westmeath	..	1	..	1	..	..	4	5	4	470 00	410 00	465 00	197 00	166 48	192 60	40 00	40 00	40 00	
	Wilberforce	..	.	1	..	..	..	2	2	2	180 00	200 00	47 50	60 78	80 95	20 01	.....	.....	.....	
	Head, Maria and Clara	..	..	..	..	..	..	3	3	3	270 00	270 00	270 00	91 16	91 07	90 06	.....	.....	.....	
	Petawawa	..	1	..	..	..	..	1	2	1	110 00	100 00	90 00	40 53	35 41	80 02	.....	.....	.....	
	Rolph, Buch'n & Wylie	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	30 40	30 35	80 02	.....	.....	.....	

* Payable wholly to the Province, less expenses.

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern.						Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		Ordinary.			Beer and wine.																	
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896 7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
South Renfrew	Eganville	3	3	3	....	..	....	2	2	2	.....	...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	McNab	3	3	3	....	....	....	....	....	....	.....	.....	.....	.....	..	.....	.....	.....	.....	.....	...	.....
	Renfrew	6	6	6	....	....	....	2	2	2	....	...	.....	....	.....	.....	....	.....	.....	.....	.....	.....
	Grattan	....	....	....	..	....	..	....	....	....	...	.....	.....	.....	.....	.....	....	.....	.....	.....	.....	.....
	Brougham	2	2	2	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Brudenell and Lyndoch	2	...	2	...	2	....	1	1	1	.....	....	.....	.....	.....	....	.....	.....	.....	.....	.....	.....
	Arnprior	7	7	7	....	....	....	2	2	2	...	.....	.....	.....	.....	...	.....	.....	.....	.....	.....	.....
	Radcliffe and Raglan	2	2	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Griffith & Matawatchan	....	....	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Bagot and Blithfield	4	3	3	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Admaston	1	1	1	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Jones	....	....	....	....	....	....	....	....	....	.....	.....	...	.....	.....	.....	.....	.....	....	.....	.....	.....
	Hagarty, etc	4	5	5	3	1	....	5	4	3	....	.....	...	....	..	.....	.....	....	.....	.....	.....	.....
	Sebastopol	....	....	....	1	1	1	..	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Horton	....	....	....	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Russell	Cambridge	7	7	6	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	...	.....
	Russell	5	6	6	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Clarence	6	7	8	....	....	....	..	....	....	.....	.....	.....	.....	.....	....	.....	.....	.....	.....	.....	.....
	Gloucester	13	12	13	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Cumberland	6	6	6	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Osgoode	6	6	6	....	....	..	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	..
	Rockland	2	3	3	....	....	...	....	....	....	.....	.....	.....	.....	.....	....	.....	.....	.....	.....	.....	....
	Casselman	4	3	3	....	..	....	....	....	....	.....	.....	.....	.....	.....	....	.....	.....	.....	.....	.....	.....

SCHEDULE O.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895 6.	1896-7.	1897-8.	Amounts received for provincial licenses, transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1896 8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
South Renfrew	Eganville	..	1	..	1	..	..	6	6	5	905 00	835 00	825 00	419 38	384 05	381 82	225 00	225 00	225 00	
	McNab	2	1	1	..	..	..	5	4	4	340 00	310 00	310 00	142 53	127 47	129 32	30 00	30 00	30 00	
	Renfrew	2	3	..	..	..	..	10	11	8	1,780 00	1,720 00	1,685 00	858 54	828 86	817 16	480 00	480 00	480 00	
	Grattan	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
	Brougham	..	..	..	..	..	..	2	2	2	180 00	180 00	180 00	61 39	61 57	62 73	..	..	..	
	Brudenell and Lyndoch	..	..	..	..	..	..	3	3	3	370 00	165 00	290 00	143 23	61 57	104 54	..	..	..	
	Arnprior	2	..	1	..	..	..	11	9	10	2,110 00	2,110 00	2,080 00	1,108 77	1,109 90	1,101 58	720 00	720 00	720 00	
	Radcliffe and Raglan	..	..	..	..	..	..	2	2	2	230 00	180 00	210 00	86 97	61 57	78 41	..	..	..	
	Griffith & Matawatchan	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
	Bagot and Blithfield	..	..	..	..	..	..	4	3	3	400 00	270 00	270 00	143 23	92 35	94 09	..	..	..	
	Admaston	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	30 69	30 78	31 37	..	..	..	
	Jones	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
	Hagarty, etc	..	..	..	..	..	..	12	10	8	1,132 50	958 50	770 00	429 69	349 37	277 04	..	..	..	
	Sebastopol	..	..	..	..	..	..	1	1	1	37 50	37 50	37 50	15 35	15 40	15 68	..	..	..	
	Horton	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
Russell	Cambridge	1	2	1	..	..	..	8	9	7	680 00	714 00	583 00	242 47	256 02	204 83	..	..	..	
	Russell	..	2	1	..	..	..	5	8	7	452 00	560 00	550 00	155 81	193 03	188 06	..	..	..	
	Clarence	6	..	1	..	..	..	12	7	9	698 00	704 18	730 00	267 24	251 62	249 05	..	..	..	
	Gloucester	1	1	3	..	..	..	14	13	16	1,370 00	1,130 00	1,200 00	505 59	391 14	411 69	..	..	..	
	Cumberland	..	1	..	..	..	..	6	7	6	562 00	550 00	560 00	197 07	187 95	193 14	..	..	..	
	Osgoode	1	..	..	..	..	..	7	6	6	700 00	710 00	690 00	340 89	343 03	332 97	150 00	150 00	150 00	
	Rockland	..	..	1	..	..	..	2	3	4	280 00	470 00	460 00	82 55	191 60	186 57	..	90 00	90 00	
	Casselman	1	2	..	..	..	..	5	5	3	490 00	380 00	360 00	128 98	101 60	91 49	..	..	..	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary.			Tavern. Beer and wine.			Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896 7.	1897-8.	1895-6.	1896-7.	1897-8.
St. Catharines, City		24	25	25	2	1	1	3	2	2	.....	.....	.....	.....	.....	.....	.....	.....	.....		1	1	....
Centre Simcoe	Barrie	11	11	14	....	....	....	2	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Sunnidale	3	3	3	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Floss	3	4	4	....	...	....	1	1	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Tiny	2	1	1	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Vespra	....	....	1	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

SCHEDULE C.— *Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6.	1896-7.	1897-8.	Amounts received for provincial licenses, transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
St. Catharines, City	.....	7	3	1	..	2	..	37	34	29	6,327 50	6,267 50	5,960 00	2,055 99	2,024 24	1,856 84	442 50	427 50	420 00	
Centre Simcoe ...	Barrie	6	5	..	..	1	1	19	18	16	3,370 00	3,070 00	3,770 00	1,754 50	1,583 95	2,007 21	1,300 00	1,200 00	1,500 00	
	Sunnidale	..	1	1	..	..	..	3	4	4	330 00	310 00	310 00	130 53	100 82	108 99	60 00	30 00	30 00	
	Floss	3	1	1	3	2	..	10	8	5	420 00	480 00	455 00	117 60	123 02	139 27	.....	.... ..	.....	
	Tiny	2	..	..	..	..	..	4	1	1	200 00	90 00	90 00	54 86	22 37	24 95	.....	.....	.....	
	Vespra	..	..	..	..	..	..	...	....	1	.....	... .	90 00	.....	.....	24 95	.....	.....	.....	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary.			Tavern. Beer and wine.			Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months		
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
East Simcoe	Orillia Township	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Oro	2	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Tay	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Medonte	8	8	7	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Penetanguishene	4	4	4	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	1	1	1
	Orillia, Town	8	8	8	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Midland	4	4	4	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
West Simcoe	Essa	6	6	4	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....	....	....	....
	Nottawasaga	5	5	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Stayner	4	4	3	....	....	....	1	1	1	....	....	....	....	....	1	....	....	....	....	....	....
	Collingwood, Town	8	8	8	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	Tossorontio	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Alliston	3	3	4	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
	Creemore	3	3	3	....	....	....	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....
Stormont	Osnabruck	8	8	8	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Finch	5	5	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Roxborough	6	6	6	....	....	....	....	....	....	....	....	....	1	....	1	....	....	....	....	....	....

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6.	1896-7.	1897-8.	Amounts received for provincial licenses transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
East Simcoe	Orillia Township	..	..	..	..	..	..	1	1	1	240 00	90 00	90 00	103 02	28 94	29 11	.....	.....	.....	
	Oro	1	..	..	..	..	..	3	1	1	210 00	100 00	100 00	83 77	38 94	39 11	20 00	10 00	10 00	
	Tay	..	..	..	..	..	..	2	2	2	240 00	220 00	220 00	108 68	97 88	98 22	40 00	40 00	40 00	
	Medonte	2	1	..	..	1	..	10	10	7	820 00	810 00	750 00	284 56	274 93	262 01	.....	.....	.....	
	Penetanguishene	1	2	..	..	..	..	7	8	6	1,425 00	1,450 00	1,421 25	829 24	824 74	813 35	615 00	590 00	595 00	
	Orillia, Town	2	1	2	..	..	..	11	10	11	2,454 00	2,460 00	2,450 00	1,445 00	1,441 75	1,439 04	1,080 00	1,080 00	1,080 00	
	Midland	2	2	..	..	..	..	7	7	5	1,310 00	1,310 00	1,290 00	725 68	721 87	713 49	500 00	500 00	500 00	
West Simcoe	Essa	..	1	..	..	..	..	7	7	4	656 25	550 00	360 00	290 67	192 73	122 21	93 75	.....	.....	
	N ttawasaga	..	2	1	..	..	..	5	7	6	550 00	620 00	586 00	257 54	292 73	268 04	100 00	100 00	100 00	
	Stayner	2	..	..	..	..	..	7	5	5	780 00	810 00	950 00	225 80	239 61	436 56	.....	.....	212 50	
	Collingwood, Town	3	2	2	1	..	..	14	12	12	2,840 00	2,720 00	2,720 00	1,693 61	1,627 13	1,617 55	1,200 00	1,200 00	1,200 00	
	Tossorontio	..	3	..	..	..	..	4	7	4	360 00	400 00	360 00	126 03	145 85	122 21	.....	.....	.....	
	Alliston	1	1	1	1	..	..	6	5	6	686 00	710 00	870 00	232 20	243 15	289 33	40 00	40 00	50 00	
	Creemore	2	..	..	1	..	..	7	4	4	550 00	590 00	562 00	181 78	201 47	183 80	40 00	40 00	40 00	
Stormont	Osnabruck	1	1	1	..	..	..	9	9	9	1,220 00	1,060 00	845 00	642 19	473 03	263 36	480 00	280 00	80 00	
	Finch	..	1	..	..	..	..	5	6	5	510 00	510 00	750 00	150 55	160 81	404 78	50 00	50 00	300 00	
	Roxborough	1	..	1	..	..	..	8	6	8	791 25	750 00	841 25	343 64	338 68	370 68	218 75	210 00	218 75	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary.			Tavern. Beer and wine.			Shop.			Wholesale.			Extended tavern.			Extended Shop.			Six months.		
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
Toronto	Toronto, City	150	150	150	....	....	....	50	50	50	8	9	6	.....	.....	.....	.....	.....	.....	1 b&w	1 b&w	1 b&w
East Victoria	Omemee	2	2	2	....	....	....	....	....	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	...
	Fenelon Falls	3	3	3	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Fenelon, Township	1	2	2	1	1	1	..	....	....	.....	.....	.....	.....	.....	....	.....	.....	.....	1	1	1
	Bobcaygeon	2	2	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	....	.....	.....	.....	.....	.....	....
	Somerville	4	3	3	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Bexley	2	2	2	....	....	....	....	....	....	.....	.. ..	.....	.....	.....	...	.....	.....	.....	.....	.....	.....
	Digby	1	1	....	....	....	....	....	....	....	.....	....	.....	.....	.....	.....	.....	.....	.....	.. ..	.....	.....
	Emily	....	....	....	....	....	....	....	....	..	.....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....
West Victoria	Lindsay	10	10	11	....	....	....	2	2	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	....	.....	.....
	Woodville	2	2	2	....	....	....	....	....	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Eldon	5	5	5	....	....	....	....	....	....	...	..	.....	.....	.....	.....	.....	.....	.....	.....	....	...
	Mariposa	....	....	....	..	....	....	....	....	....	...	..	.....	.....	.....	.....	.....	....	.....	.....	.....	...

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers 1895-6.	Transfers 1896-7.	Transfers 1897-8.	Removals. 1895-6.	Removals. 1896-7.	Removals. 1897-8.	Totals. 1895-6.	Totals. 1896-7.	Totals. 1897-8.	Amounts received for provincial licenses transfers, removals, and fines in each municipality 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Toronto	Toronto, City	19	17	21	2	2	5	230	229	233	76,133 75	75,530 76	76,143 75	32,649 13	32,487 24	32,662 38	20,150 00	20,050 00	20,050 00
East Victoria	Omemee	1	..	1	..	2	..	3	4	3	410 00	420 00	410 00	2 5 70	216 81	208 63	160 00	160 00	160 00
	Fenelon Falls	..	..	..	..	..	..	3	3	3	620 00	600 00	600 00	325 68	313 04	312 00	240 00	240 00	240 00
	Fenelon, Township	..	..	1	..	..	..	3	4	5	172 50	262 50	272 50	51 41	73 04	71 07	.....	.....	.....
	Bobcaygeon	..	1	..	..	..	..	2	3	2	440 00	390 00	380 00	217 11	192 75	188 00	140 00	140 00	140 00
	Somerville	1	1	..	..	..	..	5	4	3	410 00	310 00	300 00	147 10	107 11	102 00	40 00	30 00	30 00
	Bexley	..	..	..	..	..	..	2	2	2	180 00	180 00	180 00	51 41	48 69	48 00	.....	.....	.....
	Digby	1	1	..	..	..	..	2	2	....	100 00	100 00	.....	30 00	28 41	.. ... .	....	....	.....
	Emily	..	..	..	..	..	..	..	....	....	100 00	.....	.....	42 84	.....	.....	.....	.....	.....
West Victoria	Lindsay	4	1	3	1	..	..	17	13	15	3,412 00	3,340 00	3,410 00	1,863 48	1,835 77	1,862 44	1,440 00	1,440 00	1,440 00
	Woodville	1	1	..	..	..	..	3	3	2	330 00	310 00	300 00	116 11	108 53	104 86	60 00	60 00	60 00
	Eldon	1	..	1	..	..	..	6	5	6	580 00	550 00	530 00	192 16	180 67	173 37	50 00	50 00	50 00
	*Mariposa	..	..	..	..	..	..	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....

*Local option.

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern.						Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		Ordinary.			Beer and wine.																	
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897 8.	1895-6.	1896-7.	1897-8.
North Waterloo.	Waterloo Tp., N. part	6	6	5	...	...	...	...	...	...	...	...	...	...	...	1	...	...	...	...	...	...
	Woolwich	7	7	6	...	...	...	...	...	...	...	...	...	...	...	1	...	...	...	...	...	...
	Wellesley	13	13	13	...	...	...	1	1	1	...	...	...	1	...	...	...	...	...	...	...	...
	Berlin	8	9	9	...	...	...	2	2	2	3	3	3	...	...	...	...	...	...	...	...	...
	Waterloo, Town	7	7	7	...	...	...	1	1	1	...	2	...	...	...	...	...	...	...	...	...	...
	Elmira	4	4	4	...	...	...	1	1	1	...	...	...	...	...	...	...	...	...	...	...	...
South Waterloo.	Galt	9	9	9	...	...	...	1	1	1	...	...	...	...	...	...	...	...	...	...	...	...
	Preston	6	6	6	...	...	...	1	1	1	...	...	...	...	...	...	...	...	...	...	...	...
	Wilmot	14	14	14	...	...	...	1	1	1	...	...	...	...	...	...	...	...	...	...	...	...
	Waterloo Tp., S. part	5	5	5	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Hespeler	2	2	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	North Dumfries	2	2	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	New Hamburg	4	4	4	...	...	...	2	2	2	...	...	...	...	...	...	...	...	...	...	...	...
	Ayr, Village	2	2	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

SCHEDULE C.—*Continued*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals 1895-6.	1896-7.	1897-8.	Amounts received for provincial licenses, transfers, removals and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
North Waterloo.	Waterloo Tp., N. part	1	1	..	..	..	..	7	7	6	580 00	620 00	606 50	215 84	246 46	253 21	.....	.....	.....	
	Woolwich	1	..	1	..	..	..	8	7	8	730 00	630 00	632 50	280 60	235 26	250 96	.....	.....	.....	
	Wellesley	2	..	1	..	..	..	17	14	15	1,302 50	1,335 00	1,270 00	472 15	512 53	479 35	.....	.....	.....	
	Berlin	3	2	1	..	..	..	16	16	15	2,929 00	3,319 00	3,330 00	1,376 24	1,583 07	1,595 00	670 00	735 00	735 00	
	Waterloo, Town	1	2	2	..	..	..	9	12	10	1,530 00	1,738 31	1,611 00	652 32	736 52	716 49	280 00	280 00	280 00	
	Elmira	2	1	..	..	..	..	7	6	5	640 00	644 00	640 00	183 47	192 70	191 75	.....	.....	.....	
South Waterloo.	Galt	..	..	..	..	..	1	10	10	11	2,700 00	2,700 00	2,710 00	1,635 84	1,620 24	1,631 83	1,200 00	1,200 00	1,200 00	
	Preston	1	..	..	..	..	..	8	7	7	1,110 00	990 00	980 00	439 64	365 88	363 91	140 00	140 00	140 00	
	Wilmot	2	..	..	..	..	..	17	15	15	1,370 00	1,350 00	1,370 00	501 23	472 77	490 49	.....	.....	.....	
	Waterloo Tp., S part	4	..	..	..	..	..	9	5	5	490 00	470 00	470 00	185 23	168 10	170 60	.....	.....	.....	
	Hespeler	..	..	1	..	..	..	2	2	3	240 00	240 00	310 00	65 37	63 03	129 31	.....	.....	60 00	
	North Dumfries	..	..	..	..	..	..	2	2	2	220 00	220 00	220 00	105 37	103 03	103 98	40 00	40 00	40 00	
	New Hamburg	1	1	3	..	..	1	7	7	10	960 00	850 00	920 00	381 51	314 37	354 59	120 00	120 00	120 00	
	Ayr, Village	..	1	..	..	..	..	2	3	2	350 00	360 00	350 00	175 37	178 29	173 98	110 00	110 00	110 00	

SCHEDULE C.— Comparative statement by municipalities showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary. 1895-6.	1896-7.	1897-8.	Tavern. Beer and wine. 1895-6.	1896-7.	1897-8.	Shop. 1895-6.	1896-7.	1897-8.	Wholesale. 1895-6.	1896-7.	1897-8.	Extended tavern 1895-6.	1896-7.	1897-8.	Extended shop. 1895-6.	1896-7.	1897-8.	Six months. 1895-6.	1896-7.	1897-8.
Welland	Niagara Falls, Town	14	14	14	....	....	....	3	3	3	....	.....	.....	.....	.....	.....	.....	.....	.....	1	1	1
	Crowland	1	1	1	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	....	....	.....
	Chippewa	2	2	2	....	....	....	1	1	1	....	.....	.....	.....	.....	.....	.....	.....	.....	1	1	....
	Fort Erie	3	3	3	....	....	....	1	1	1	....	.....	.....	.....	.....	.....	.....	.....	.....	1	1	1
	Port Colborne	5	5	4	....	....	....	2	1	1	....	....	.....	.....	.....	.....	.....	.....	.....	1	1	1
	Humberstone	9	9	8	....	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	....	....	....
	Stamford	2	2	2	....	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Thorold, Township	2	1	1	2	2	2	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Thorold, Town	4	3	4	....	1	....	1	1	1	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Wetland	6	6	6	....	....	....	2	2	2	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Willoughby	2	2	2	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	1	1	....
	Bertie	6	6	6	....	....	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	1	1	3
	Niagara Falls South, Village	3	3	3	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	....	....	....
	Bridgeburg	5	5	5	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	....	....	.....
East Wellington	Mount Forest	7	7	7	....	....	....	1	1	1	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Elora	4	4	3	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Nichol	4	4	4	....	....	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Fergus	5	5	4	....	....	1	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	West Garafraxa	....	....	....	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Erin, Township	4	4	4	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Arthur, Township	1	1	1	....	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	West Luther	1	1	1	....	....	....	....	....	....	....	.....	....	.....	.....	.....	.....	.....	.....	.....	....	.....
	Erin, Village	2	2	2	....	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	Transfers. 1896-7.	Transfers. 1897-8.	Removals. 1895-6.	Removals. 1896-7.	Removals. 1897-8.	Totals. 1895-6.	Totals. 1896-7.	Totals. 1897-8.	Amounts received for provincial licenses transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Welland	Niagara Falls, Town	8	5	3	..	1	1	26	24	22	2,800 00	2,805 00	2,745 00	868 11	869 57	834 62	.....	.....	.....	
	Crowland	1	..	..	..	..	..	2	1	1	100 00	90 00	90 00	38 59	33 02	32 95	.....	.....	.....	
	Chippewa	..	..	..	..	..	..	3	3	3	520 00	520 00	520 00	259 21	259 07	258 83	160 00	160 00	160 00	
	Fort Erie	1	..	1	..	1	..	6	6	5	575 00	550 00	490 00	168 11	154 10	137 27	.....	.....	.....	
	Port Colborne	..	2	..	..	..	..	8	9	6	1,032 50	917 50	742 50	371 55	334 15	263 70	112 50	97 50	82 50	
	Humberstone	..	..	..	..	..	..	10	10	9	855 00	855 00	765 00	314 17	313 71	280 04	.....	.....	.....	
	Stamford	..	..	..	..	..	..	2	2	2	180 00	195 00	202 00	66 14	74 29	77 97	.....	.....	.....	
	Thorold, Township	..	..	..	..	..	..	4	3	3	255 00	175 00	165 00	99 21	71 55	65 89	.....	.....	.....	
	Thorold, Town	3	..	1	..	..	..	8	5	6	1,380 00	1,257 50	1,380 00	837 01	798 13	836 11	600 00	600 00	600 00	
	Welland	3	2	4	..	..	..	11	10	12	1,460 00	1,422 00	1,442 00	585 83	564 34	574 48	200 00	200 00	200 00	
	Willoughby	1	..	..	..	..	..	4	3	2	235 00	225 00	180 00	88 18	82 55	65 89	.....	.....	.....	
	Bertie	..	..	1	..	..	..	7	7	10	812 50	862 50	925 00	442 46	469 66	503 07	227 50	227 50	245 00	
	Niagara Falls South, Village	..	..	..	..	..	..	3	3	3	380 00	360 00	360 00	110 24	99 07	98 83	.....	.....	.....	
	Bridgeburg	2	..	1	..	..	..	7	5	6	620 00	600 00	610 00	176 38	165 11	170 21	.....	.....	.....	
East Wellington	Mount Forest	3	..	3	..	..	..	11	8	11	1,700 00	1,730 00	1,760 00	782 27	791 98	783 21	470 00	470 00	470 00	Local option
	Elora	..	..	..	..	..	..	4	4	3	670 00	640 00	480 00	285 87	270 40	197 23	160 00	160 00	120 00	
	Nichol	1	..	1	1	..	..	6	4	5	380 00	360 00	370 00	121 20	110 40	107 27	.....	.....	.....	
	Fergus	1	1	..	..	..	..	6	6	5	1,030 00	1,060 00	845 00	553 82	565 59	435 85	400 00	400 00	320 00	
	West Garafraxa	..	..	..	..	..	..	..	..	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Erin, Township	..	2	..	..	..	..	4	6	4	360 00	380 00	380 00	112 00	119 60	111 55	.....	.....	.....	
	Arthur, Township	1	..	..	..	..	..	2	1	1	100 00	90 00	90 00	31 57	27 60	25 74	.....	.....	.....	
	West Luther	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	28 00	27 60	25 74	.....	.....	.....	
	Erin, Village	..	..	..	..	..	..	2	2	2	300 00	350 00	300 00	116 00	138 20	111 49	60 00	60 00	60 00	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern.						Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		Ordinary.			Beer and wine.																	
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1885-6.	1896-7.	1897-8.	1895 6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895 6.	1896-7	1897-8
South Wellington	Pilkington	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Eramosa	4	4	4	....	....	....	....	....	....	....	....	....	1	....	....	....	....	....	....	....	....
	Guelph, Township	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Puslinch	5	5	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	1
	Guelph, City	16	16	16	....	....	....	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
West Wellington	Clifford	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Arthur, Village	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Harriston	5	5	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Drayton	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Palmerston	6	6	6	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Maryborough	3	3	3	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Minto	1	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Peel	6	5	5	....	1	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
North Wentworth	Dundas	5	5	5	1	1	1	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....
	Beverley	4	4	4	....	....	....	....	....	....	....	....	....	....	2	....	....	....	....	....	....	....
	West Flamborough	7	6	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	East Flamborough	4	4	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
	Waterdown	2	2	2	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	Transfers. 1896-7.	Transfers. 1897-8.	Removals. 1895-6.	Removals. 1896-7.	Removals. 1897-8.	Totals. 1895-6.	Totals. 1896-7.	Totals. 1897-8.	Amount received for provincial licenses, transfers, removals and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
South Wellington	Pilkington	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	30 10	29 83	29 89	.....	.....	.....	
	Eramosa	1	..	1	..	..	..	6	4	5	547 50	460 00	470 00	253 04	209 24	214 51	85 00	80 00	80 00	
	Guelph, Township	..	..	..	..	..	..	2	2	2	180 00	230 00	230 00	60 20	84 50	84 69	.....	.....	.....	
	Puslinch	..	..	1	..	..	..	5	5	6	450 00	450 00	415 00	150 50	149 12	139 50	.....	.....	.....	
	Guelph, City	4	6	5	..	..	..	22	24	23	5,140 50	5,320 00	5,247 00	2,373 70	2,453 80	2,419 86	1,400 00	1,400 00	1,400 00	
West Wellington	Clifford	..	..	..	..	..	..	3	3	3	360 00	360 00	360 00	79 07	78 00	72 20	.....	.....	.....	
	Arthur, Village	2	2	..	..	..	..	6	6	4	820 00	840 00	600 00	434 20	441 35	416 27	320 00	320 00	320 00	
	Harriston	1	..	..	..	..	..	6	5	4	1,380 00	1,350 00	1,080 00	788 87	773 36	608 28	600 00	600 00	480 00	
	Drayton	..	2	..	..	..	..	3	5	3	610 00	665 00	600 00	323 45	346 19	312 20	240 00	240 00	240 00	
	Palmerston	2	..	..	..	..	..	8	6	6	1,220 00	1,225 00	1,200 00	519 61	518 87	492 37	300 00	300 00	300 00	
	Maryborough	..	2	2	..	..	..	3	5	5	290 00	290 00	290 00	87 84	86 68	80 22	.....	.....	.....	
	Minto	..	..	..	..	..	..	1	1	1	90 00	90 00	90 00	26 35	26 00	24 07	.....	.....	.....	
	Peel	2	1	1	..	..	..	8	7	7	680 00	617 50	617 50	286 91	267 35	256 38	120 00	120 00	120 00	
North Wentworth	Dundas	2	..	..	..	..	..	10	8	8	1,447 50	1,427 50	1,427 50	598 45	560 00	560 72	320 00	320 00	320 00	
	Beverley	2	1	..	..	..	..	6	5	4	400 00	370 00	430 00	125 75	98 66	126 03	.....	.....	.....	
	West Flamborough	1	2	1	..	..	..	8	10	6	730 00	677 50	510 00	272 11	229 58	176 03	70 00	62 50	50 00	
	East Flamborough	..	1	1	..	..	..	4	5	5	560 00	570 00	560 00	296 77	286 55	285 69	180 00	180 00	180 00	
	Waterdown	..	..	..	..	..	..	2	2	2	320 00	320 00	320 00	133 89	128 00	128 14	80 00	80 00	80 00	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Continued.*

License District.	Municipality.	Tavern. Ordinary. 1895-6.	1896-7.	1897-8.	Tavern. Beer and wine. 1895-6.	1896-7.	1897-8.	Shop. 1895-6.	1896-7.	1897-8.	Wholesale. 1895-6.	1896-7.	1897-8.	Extended tavern. 1895-6.	1896-7.	1897-8.	Extended shop. 1895-6.	1896-7.	1897-8.	Six months. 1895-6.	1896-7.	1897-8.
South Wentworth	Binbrook	1	1	1																		
	Ancaster	3	3	3				1	1	1												
	Saltfleet	6	5	5																		
	Barton	6	5	6																	1	
	Glanford	2	2	2																		
Windsor	City of Windsor	27	27	27				4	4	3			1						1			
East York	Scarborough	5	5	5																		
	Markham, Township	6	6	6																		
	York, East of Yonge St	10	10	10																		1 B.W.
	Markham, Village	3	3	3																		
	Richmond Hill	2	2	2																		
	East Toronto	2	2	2				1	1	1												

SCHEDULE C.—*Continued.*

License District.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6.	1896-7.	1897-8.	Amounts received for provincial licenses, transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.	Remarks.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
South Wentworth	Binbrook	..	1	..	..	..	..	1	2	1	90 00	100 00	90 00	21 98	23 94	20 00	.....	.....	.....	
	Ancaster	..	..	..	..	..	..	4	4	4	460 00	360 00	360 00	124 59	82 09	78 23	.....	.....	.....	
	Saltfleet	1	..	..	..	..	..	7	5	5	570 00	450 00	450 00	142 91	102 62	100 00	.....	.....	.....	
	Barton	1	1	2	..	..	..	7	7	8	590 00	565 00	640 00	150 23	136 83	149 91	.....	.....	.....	
	Glanford	..	..	..	..	..	..	2	2	2	180 00	180 00	180 00	43 86	41 95	40 00	.....	.....	.....	
Windsor	City of Windsor	5	12	3	..	1	..	36	44	35	8,889 00	9,060 00	8,817 50	3,927 83	4,038 78	3,837 82	2,170 00	2,170 00	2,117 50	
East York	Scarborough	2	1	..	..	..	..	7	6	5	770 00	760 00	750 00	420 00	420 00	419 98	300 00	300 00	300 00	
	Markham, Township	..	..	..	..	..	..	6	6	6	780 00	780 00	800 00	384 00	484 00	388 53	240 00	240 00	240 00	
	York, East of Yonge St.	..	..	2	..	..	..	10	11	12	1,100 00	1,128 75	1,420 00	440 00	425 69	602 53	200 00	210 00	200 00	
	Markham, Village	1	1	..	..	..	..	4	4	3	430 00	430 00	420 00	132 00	132 00	133 40	60 00	60 00	60 00	
	Richmond Hill	..	..	..	..	..	..	2	2	2	420 00	461 00	420 00	228 00	236 47	232 50	180 00	180 00	180 00	
	East Toronto	2	3	2	..	..	..	5	6	5	540 00	480 00	495 00	162 00	163 63	188 45	80 00	90 00	90 00	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Concluded.*

License District.	Municipality.	Tavern.						Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		Ordinary.			Beer and wine.																	
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
North York	Aurora	3	3	3	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Holland Landing	2	1	1	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	North Gwillimbury	1	1	1	3	3	3	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	King	8	8	8	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	East Gwillimbury	3	3	3	1	1	1	..	....	....	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....
	Whitchurch	1	1	1	1	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1 B. W.	.....	.....
	Newmarket	6	6	6	....	....	....	1	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Georgina	2	2	2	1	1	1	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Stouffville	2	2	2	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Sutton	3	3	3	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1 B. W.	1 B. W.	1 B. W
West York	York, West of Yonge st	7	7	7	....	....	....	1	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Vaughan	8	8	8	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Etobicoke	7	7	7	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Woodbridge, Village	3	3	3	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Weston, Village	3	3	3	....	....	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Toronto Junction	6	6	6	....	....	....	1	1	1	.....	.....	.....	.....	.....	.....	.....	...	....	.....	..	.....
	North Toronto, Town	3	3	3	....	....	....	....	....	....	.....	.....	.....	....	.....	.....	.....	.....	.....	.....	.....	.....

SCHEDULE C.—*Concluded.*

License district.	Municipality.	Licenses transferred and removed. Transfers. 1895-6.	1896-7.	1897-8.	Removals. 1895-6.	1896-7.	1897-8.	Totals. 1895-6	1896-7.	1897-8.	Amounts received for provincial licenses, transfers, removals, and fines in each municipality. 1895-6.	1896-7.	1897-8.	Proportion thereof paid to municipalities. 1895-6.	1896-7.	1897-8.	Amounts imposed by municipal by-laws in excess of statutory duties. 1895-6.	1896-7.	1897-8.
											$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
North York.	Aurora	..	..	..	..	..	..	3	3	3	620 00	600 00	640 00	275 56	263 07	282 65	150 00	150 00	150 00
	Holland Landing	..	..	..	..	..	..	2	1	1	240 00	120 00	120 00	57 95	28 27	28 43	....	....	....
	North Gwillimbury	1	..	1	..	..	..	5	4	5	282 50	212 50	212 50	111 07	75 39	75 80	....	....	....
	King	1	1	..	..	..	..	9	9	8	1,050 00	1,050 00	1,040 00	556 63	550 87	547 40	320 00	320 00	320 00
	East Gwillimbury	2	..	1	..	..	..	7	4	5	370 00	331 25	317 50	127 98	116 61	104 23	....	....	....
	Whitchurch	..	..	1	..	..	..	3	1	2	146 25	105 00	100 00	50 71	35 33	33 16	....	....	....
	Newmarket	..	1	1	..	..	..	7	8	8	1,205 00	1,275 00	1,235 00	425 44	451 83	434 51	155 00	155 00	155 00
	Georgina	..	..	1	..	..	..	3	3	4	227 50	227 50	227 50	77 27	75 39	75 80	....	....	....
	Stouffville	..	..	..	..	..	..	2	2	2	300 00	300 00	300 00	117 95	116 55	116 85	60 00	60 00	60 00
	Sutton	..	..	1	..	..	..	4	4	5	382 50	382 50	392 50	94 17	91 88	97 12	....	....	....
West York.	York, West of Yonge st.	6	3	..	..	..	..	14	11	8	1,040 00	910 50	900 00	461 32	400 45	416 90	160 00	160 00	160 00
	Vaughan	2	..	1	..	..	..	10	8	9	1,150 00	1,040 00	1,050 00	597 77	546 30	571 75	320 00	320 00	320 00
	Etobicoke	4	..	2	..	..	..	11	7	9	770 00	670 00	730 00	263 65	216 87	267 16	....	....	....
	Woodbridge, Village	1	1	..	..	..	..	4	4	3	530 00	490 00	480 00	228 29	209 59	212 49	120 00	120 00	120 00
	Weston, Village	2	2	1	..	..	..	5	5	4	600 00	560 00	570 00	293 00	274 29	287 90	180 00	180 00	180 00
	Toronto Junction	1	1	3	..	..	..	8	8	10	2,095 00	1,940 00	2,070 00	1,200 17	1,127 60	1,220 20	840 00	840 00	840 00
	North Toronto, Town	..	..	..	..	..	..	3	3	3	520 00	480 00	480 00	161 84	143 15	153 30	30 00	30 00	30 00
	Totals	..	..	..	..	..	..	..	..	..	615,290 38	608,067 14	602,853 51	267,072 40	263,330 48	259,873 38	150,244 47	159,115 90	147,919 14

SCHEDULE D.

COMPARATIVE STATEMENT of the amount of Fines collected and the amount paid in respect of Expenses of Commissioners and Salaries of Inspectors in each License District, for the license years 1895-6, 1896-7 and 1897-8 respectively.

License district.	Fines collected.			Paid in respect of expenses of Commissioners and salaries of Inspectors.		
	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
	$ c.	$ c.	$ c.	$ c	$ c.	$ c.
Addington	260 00	170 00	240 00	570 75	577 00	539 00
Algoma	20 00	120 00	.....	945 84	738 65	894 88
Brant, North	150 00	10 00	30 00	546 50	557 25	563 82
Brant, South	20 00	.....	.....	358 00	376 20	361 00
Brantford	50 00	.....	.....	526 00	524 04	565 20
Brockville and Leeds	200 00	410 00	334 00	675 00	692 50	673 40
Bruce, Centre	285 00	220 00	100 00	628 53	711 33	666 40
Bruce, North	80 00	120 00	105 00	644 95	657 00	641 00
Bruce, South	94 00	85 00	80 00	640 00	595 00	625 00
Cardwell	100 00	60 00	75 00	559 49	572 86	576 10
Carleton	166 00	100 00	80 00	518 55	538 86	543 55
Cornwall	190 00	240 00	150 00	490 00	491 75	445 00
Dufferin	55 00	20 00	50 00	698 75	730 75	694 00
Dundas	328 00	350 00	270 00	641 22	646 75	617 68
Durham, East	110 00	20 00	50 00	497 00	537 60	528 60
Durham, West	40 00	60 00	101 00	581 50	575 00	587 50
Elgin, East	190 00	215 00	230 00	515 00	522 00	517 50
Elgin, West	202 00	80 00	40 00	535 50	610 40	573 38
Essex, North	324 00	305 00	320 00	1,019 95	1,096 00	537 52
Essex, South	614 00	.....	100 00	571 20	596 52	630 15
Frontenac	45 00	40 00	40 00	534 00	535 50	546 00
Glengarry	154 00	.....	102 00	628 50	560 97	585 00
Grenville	60 00	240 00	230 00	562 00	568 00	592 00
Grey, Centre	80 00	.....	20 00	530 75	538 00	531 50
Grey, North	224 00	60 00	272 00	585 00	560 00	555 00
Grey, South	122 00	5 00	180 00	577 00	539 00	560 00
Haldimand	100 00	80 00	.....	576 25	589 80	610 75
Haliburton	60 00	.....	.....	263 00	263 00	263 00
Halton	170 00	80 00	40 00	629 35	615 10	643 00
Hamilton	341 00	310 00	70 00	1,999 96	2,000 00	2,000 00
Hastings, East	40 00	200 00	80 00	705 50	734 50	770 00
Hastings, North	52 00	200 00	82 00	592 00	587 70	669 85
Hastings, West	185 00	300 00	240 00	963 00	936 00	885 00
Huron, East	80 00	40 00	60 00	626 00	610 00	586 00
Huron, South	91 00	341 00	180 00	610 00	598 00	606 00
Huron, West	140 00	445 00	180 00	643 00	630 00	643 00
Kent, East	275 00	238 00	220 00	683 10	620 65	684 65
Kent, West	310 00	300 00	242 00	639 00	641 00	628 00
Kingston	192 00	260 00	470 00	800 00	800 00	800 00
Lambton, East	70 00	90 00	50 00	460 70	517 70	517 60
Lambton, West	330 00	200 00	490 00	570 00	560 00	565 00
Lanark, North	562 00	460 00	250 00	465 00	468 50	469 00
Lanark, South	320 00	110 00	220 00	459 10	464 25	467 40
Lennox	120 00	181 00	245 00	474 00	495 00	504 00
Lincoln	90 00	150 00	280 00	483 12	491 20	485 67
London	190 00	20 00	90 00	1,000 00	1,000 90	1,007 90
Manitoulin	20 00	120 00	50 00	543 00	561 00	598 00
Middlesex, East	230 00	90 00	.....	702 00	702 00	714 00
Middlesex, North	60 00	160 00	80 00	714 15	712 40	694 45

SCHEDULE D.

COMPARATIVE STATEMENT of the amount of Fines collected and the amount paid in respect of Expenses of Commissioners and Salaries of Inspectors in each License District, for the license years 1895-6, 1896-7 and 1897-8 respectively.—*Concluded.*

License district.	Fines collected.			Paid in respect of expenses of Commissioners and salaries of Inspectors.		
	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Middlesex, West	100 00		40 00	640 50	638 50	637 50
Monck			20 00	501 00	456 00	511 00
Muskoka	60 00	70 00	220 00	511 20	512 00	507 20
Nipissing	120 00	50 00	50 00	437 70	418 85	540 10
Norfolk, North	100 00	20 00	20 00	519 50	544 50	488 75
Norfolk, South	60 00	91 03		533 00	499 50	581 50
Northumberland, East	30 00	50 00	20 00	592 00	596 00	576 00
Northumberland, West	90 00	60 00	105 00	490 00	483 00	470 00
Ontario, North	45 00	95 00		644 60	662 80	669 50
Ontario, South	70 00	325 00	108 00	624 80	621 80	697 00
Ottawa	380 00	90 00	300 00	1,800 00	2,000 00	2,000 00
Oxford, North	100 00	278 00	45 00	646 00	664 00	662 00
Oxford, South	215 00	125 00	120 00	663 15	720 75	710 92
Parry Sound, East and West	80 00	191 80	21 00	814 25	912 60	774 25
Peel	140 00	105 00	110 00	626 45	589 10	654 50
Perth, North	180 00	195 00	84 00	761 25	754 50	759 25
Perth, South	125 00	90 00	40 00	663 05	642 00	601 50
Peterborough, East		30 00	44 00	525 00	520 00	526 00
Peterborough, West	20 00	189 00	60 00	595 00	580 00	585 00
Port Arthur and Fort William	240 00	230 00	247 50	550 00	550 00	550 00
Prescott		50 00	20 00	638 43	655 44	658 00
Prince Edward	80 00	190 00	85 00	595 00	552 50	560 00
Rainy River, North	100 00		195 00	300 00	300 00	327 00
Rainy River, South		80 00	130 00	319 43	330 00	354 45
Renfrew, North	90 00	220 00	405 00	514 60	536 40	547 30
Renfrew, South	590 00	161 00	105 00	636 20	548 50	524 20
Russell	392 00	218 18	53 00	691 60	676 02	680 69
St. Catharines	60 00	140 00	40 00	621 91	626 00	626 74
Simcoe, Centre	60 00	10 00	95 00	636 50	638 00	592 50
Simcoe, East	294 00	170 00	180 00	578 50	596 00	576 00
Simcoe, West	136 00	250 00	222 00	560 05	568 15	578 10
Stormont	20 00	50 00	85 00	535 00	490 00	510 00
Toronto	2,490 00	1,727 00	2,750 00	4,200 00	4,200 00	4,200 00
Victoria, East	180 00			386 60	386 00	386 00
Victoria, West	212 00	140 00	160 00	570 00	565 00	615 00
Waterloo, North	284 00	373 00	533 00	713 30	671 30	602 10
Waterloo, South	230 00	30 00	80 00	574 10	595 90	598 50
Welland	190 00	217 00	164 00	852 50	828 66	856 50
Wellington, East	50 00	160 00	80 00	588 50	623 25	597 10
Wellington, South	110 00	240 00	192 00	611 00	614 00	630 00
Wellington, West	50 00	90 00		664 75	715 00	730 00
Wentworth, North	60 00	40 00	80 00	515 00	573 50	550 75
Wentworth, South	160 00	60 00	80 00	528 00	505 25	560 50
Windsor			125 00			680 28
York, East	70 00	41 00	345 00	553 25	666 05	578 20
York, North	120 00	130 00	60 00	536 50	557 00	541 40
York, West	605 00	80 00	270 00	596 50	660 00	490 00
Totals	16,979 00	14,457 01	15,006 50	62,897 28	63,300 45	63,595 78

SCHEDULE E.

STATEMENT showing Miscellaneous Expenditure incurred in each License District, including office rent, postage and stationery, printing, advertising, magistrates, constables, witness' counsel and detective fees, etc., for the Licsnse years 1895 6, 1896-7 and 1897 8 respectively.

License district.	Amount 1895-6.	Amount 1896-7.	Amount 1897-8.
	$ c.	$ c.	$ c.
Addington	51 27	42 72	129 66
Algoma	146 79	125 01	147 10
Brant, North	242 88	140 68	24 72
Brant, South	122 00	83 80	89 00
Brantford, City	144 49	145 15	134 89
Brockville and Leeds	122 42	122 80	90 63
Bruce, Centre	106 42	73 82	60 62
Bruce, North	50 69	67 41	52 18
Bruce, South	61 09	109 14	54 79
Cardwell	60 80	63 87	50 04
Carleton	51 14	44 86	50 00
Cornwall	21 45	20 85	19 16
Dufferin	166 83	72 81	59 51
Dundas	128 74	119 54	138 35
Durham, East	135 76	91 45	90 12
Durham, West	121 70	46 50	44 20
Elgin, East	89 75	47 62	79 96
Elgin, West	92 07	80 96	84 14
Essex, North	398 22	312 04	217 25
Essex, South	251 42	45 77	211 71
Frontenac	50 76	41 59	104 66
Glengarry	81 53	26 53	37 09
Grenville	99 58	80 57	116 79
Grey, Centre	29 05	17 33	17 08
Grey, North	98 06	83 67	116 45
Grey, South	54 50	24 40	56 15
Haldimand	81 93	78 13	62 48
Haliburton	35 78	12 56	10 87
Halton	70 13	97 75	110 34
Hamilton	468 24	697 92	469 46
Hastings, East	38 10	119 51	95 80
Hastings, North	16 70	84 22	67 83
Hastings, West	181 21	290 68	389 17
Huron, East	21 07	20 22	17 80
Huron, South	11 80	24 98	53 17
Huron, West	124 08	128 21	77 08
Kent, East	128 35	161 30	142 30
Kent, West	247 10	259 55	180 26
Kingston, City	204 26	141 90	127 93
Lambton, East	48 11	45 51	82 05
Lambton, West	159 90	64 73	148 83
Lanark, North	106 84	111 97	60 43
Lanark, South	211 85	116 16	174 24
Lennox	133 50	98 13	91 04
Lincoln	45 23	33 30	25 85
London	275 50	232 08	260 70

SCHEDULE E —*Concluded.*

License district.	Amount 1895-6.	Amount 1896-7.	Amount 1897-8.
	$ c.	$ c.	$ c.
Manitoulin	90 73	40 70	49 41
Middlesex, East	166 30	96 56	86 00
Middlesex, North	141 78	8 81	48 11
Middlesex, West	98 64	33 70	48 42
Monck	33 74	63 16	32 27
Muskoka	40 45	34 93	69 50
Nipissing	18 97	26 35	31 86
Norfolk, North	31 02	25 93	46 08
Norfolk, South	62 18	77 25	28 61
Northumberland, East	118 01	102 17	128 92
Northumberland, West	140 66	83 30	150 71
Ontario, North	124 22	117 84	159 68
Ontario, South	59 50	162 73	94 74
Ottawa	412 05	282 40	430 58
Oxford, North	103 29	105 16	81 29
Oxford, South	58 10	176 50	79 64
Parry Sound, East and West	197 17	138 32	100 17
Peel	85 31	100 12	87 37
Perth, North	101 63	163 83	83 85
Perth, South	41 75	41 20	28 65
Peterborough, East	.....	165 28	53 71
Peterborough, West	92 15	143 80	88 87
Port Arthur and Fort William	118 28	120 99	98 34
Prescott	40 85	57 74	42 13
Prince Edward	48 05	76 72	74 28
Rainy River, North	77 01	8 20	77 62
Rainy River, South	5 85	10 90	10 25
Renfrew, North	45 40	68 83	105 20
Renfrew, South	266 66	200 69	152 70
Russell	84 51	109 11	75 62
St. Catharines, City	42 85	43 90	33 00
Simcoe, Centre	97 25	71 75	109 46
Simcoe, East	134 75	97 10	80 01
Simcoe, West	60 13	87 86	88 41
Stormont	78 55	71 22	89 89
Toronto	1,666 30	1,196 14	1,856 43
Victoria, East	32 12	9 22	17 82
Victoria, West	159 37	112 55	78 99
Waterloo, North	74 65	39 40	73 25
Waterloo, South	56 54	80 52	58 46
Welland	129 71	123 38	98 93
Wellington, East	18 82	24 70	90 79
Wellington, South	70 95	126 28	84 31
Wellington, West	85 81	58 30	67 02
Wentworth, North	49 53	105 16	73 58
Wentworth, South	66 49	44 96	42 60
Windsor	.....	.....	114 25
York, East	262 75	157 27	203 72
York, North	153 89	160 21	137 13
York, West	374 44	127 67	170 44
Totals	12,108 25	10,530 21	11,136 95

RECAPITULATION.

OF

Receipts and Expenditures, 1895-96.

Total Receipts, Schedule "C"		$615,290 38
Paid to Municipalities, Schedule "C"	$267,072 40	
" to Province, Schedule "A"	273,212 45	
" for Inspectors' salaries, and Commissioners' expenses, Schedule "D"	62,897 28	
" for sundries, Schedule "E"	12,108 25	
		615,290 38

1896-97.

Total receipts, Schedule "C"		$608,067 14
Paid to Municipalities, Schedule "C"	$263,330 48	
" to Province, Schedule "A"	270,906 00	
" for Inspectors' salaries and Commissioners' expenses, Schedule "D"	63,300 45	
" for sundries, Schedule "E"	10,530 21	
		608,067 14

1897-98.

Total Receipts, Schedule "C"		$602,853 51
Paid to Municipalities, Schedule "C"	$259,873 38	
" to Province, Schedule "A"	268,247 40	
" for Inspectors' salaries and Commissioners' expenses, Schedule "D"	63 595 78	
" for sundries, Schedule "E"	11,136 95	
		602 853 51

SCHEDULE F.

Comparative statement, showing the number of prisoners committed to the county gaols for drunkenness, during the years 1876, 1877, 1878, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, and 1898.

County or district.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	1892.	1893.	1894.	1895.	1896.	1897.	1898.
Algoma	8	4	4	24	19	17	24	21	15	12	1	85	128	64	69	77	55	34	24	28	30	25	29
Brant	97	84	75	63	81	64	80	75	58	28	91	112	147	218	182	112	89	120	125	124	106	115	85
Bruce	1	2	17	8	2	14	4	10	3	.....	2	6	22	8	6	7	3	13	8	21	5	3	1
Carleton	387	319	283	272	222	269	265	261	314	205	280	286	297	296	336	204	182	105	111	157	152	164	137
Dufferin	.....	.....	.....	.....	.....	1	.....	.....	1	1	3	3	1	4	2	1	2	.....	.....	.....	.....	.....	1
Elgin	31	41	47	54	53	45	61	92	82	57	30	25	29	23	20	32	12	15	19	22	13	12	9
Essex	87	55	60	59	71	51	91	121	103	47	31	45	46	47	35	57	38	21	29	39	16	23	20
Frontenac	143	137	139	126	102	53	25	46	75	74	58	108	107	139	129	125	87	102	72	89	49	51	50
Grey	15	13	14	35	40	23	23	19	28	36	20	21	29	27	17	13	14	11	6	3	8	6	11
Haldimand	7	2	6	10	15	6	4	7	7	18	15	17	24	25	15	22	7	.....	5	6	6	9	10
Halton	21	15	6	1	6	5	4	7	6	9	13	5	19	13	9	9	6	4	8	3	8	3	4
Hastings	20	13	43	34	16	35	67	57	50	45	34	51	67	39	49	32	18	24	25	19	16	12	13
Huron	24	29	22	15	22	18	8	5	4	3	4	.....	4	2	5	5	2	3	3	.....	.....	2	1
Kent	24	20	20	33	24	13	28	23	26	18	14	7	9	61	71	47	26	28	22	17	9	13	13
Lambton	123	84	142	115	120	77	77	75	105	130	72	38	64	99	108	95	27	36	69	116	57	62	49
Lanark	7	6	10	8	7	10	4	9	7	6	4	9	4	2	5	5	3	2	3	6	3	3	7
Leeds and Grenville	84	69	84	71	72	56	67	19	135	80	36	24	31	52	58	44	44	77	86	70	43	48	49
Lennox and Addington	6	4	5	9	11	14	11	18	20	6	3	8	7	4	22	23	12	9	20	8	6	5	13
Lincoln	56	98	68	51	44	55	41	65	39	29	21	21	28	33	24	12	9	21	17	26	23	5	17
Middlesex	155	106	211	193	235	210	242	269	445	277	338	404	408	540	332	213	150	218	219	187	177	139	163
Muskoka and Parry Sound	2	9	8	6	8	3	13	8	16	84	39	8	6	45	28	19	9	14	10	17	11	12	9

SCHEDULE F.—*Concluded.*

County or district.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	1892.	1893.	1894.	1895.	1896.	1897.	1898.
Nipissing	....	....	....	1	1	.....	2	10	17	6	....	13	32	81	97	96	28	156	85	84	30	44	38
Norfolk	11	35	21	15	26	14	18	18	17	4	6	5	3	17	3	10	5	3	11	17	6	6	16
Northumberland and Durham	56	67	38	24	25	20	10	21	26	26	15	6	12	28	38	22	25	11	19	18	16	12	15
Ontario	10	10	12	11	6	2	5	10	1	4	.....	...	...	5	2	.....	1	2	1	2	.....	1	4
Oxford	57	30	46	55	54	47	32	28	51	21	28	50	64	55	51	34	24	38	21	29	37	35	32
Peel	32	45	22	27	14	9	14	4	10	24	10	8	24	28	30	17	10	9	9	11	6	2	3
Perth	54	75	56	35	39	26	20	37	14	17	15	12	9	16	14	4	7	9	15	7	10	15	5
Peterborough	5	11	5	5	27	27	38	71	30	27	13	11	26	20	45	24	22	16	15	13	10	11	11
Prescott and Russell	2	6	....	....	1	1	2	2	.....	3	1	.....	....	2	...	5	1	2	1	3	2	2	..
Prince Edward	31	29	22	46	75	60	76	70	46	41	54	20	45	38	33	19	11	11	21	11	22	31	23
Renfrew	2	3	2	5	10	10	24	17	27	11	2	2	....	4	1	.	5	7	4	7	3	5	5
Simcoe	66	91	133	82	107	62	56	87	99	31	35	16	28	46	34	34	19	10	21	9	24	21	11
Stormont, Dundas and Glengarry	7	33	18	17	3	4	7	8	9	3	1	4	7	29	25	14	22	27	10	24	9	11	28
Thunder Bay	78	105	95	81	83	126	88	296	705	153	119	148	148	135	125	120	135	109	96	44	105	138	135
Victoria and Haliburton	22	32	15	10	7	8	14	7	20	13	1	2	4	4	7	1	9	3	9	3	5	8	5
Waterloo	13	10	4	28	11	11	10	14	11	7	4	8	12	20	17	13	4	6	6	7	10	12	10
Welland	69	101	321	188	186	145	50	34	23	33	40	32	12	21	16	7	13	12	11	19	17	16	14
Wellington	41	36	26	23	40	36	51	93	49	32	12	22	21	10	10	4	14	9	23	17	7	9	9
Wentworth	259	396	382	382	447	339	396	376	295	368	385	373	429	401	418	251	142	148	55	36	60	56	60
York	1,755	1,807	1,293	1,359	1,463	1,342	1,445	1,485	1,661	1,707	1,705	2,166	2,098	2,096	2,085	1,783	1,444	1,207	960	918	790	569	592
Total	3,868	4,032	3,785	3,581	3,795	3,328	3,497	4,897	4,650	3,696	3,555	4,180	4,451	4,797	4,573	3,614	2,736	2,652	2,274	2,237	1,907	1,716	1,707

SCHEDULE G.

Names and Post Office Addresses of the Inspectors of Licenses of the several License Districts throughout the Province.

License district.	Inspector.	P. O. Address.
Addington	James M. Smith	Tamworth.
Algoma	A. G. Duncan	Markaville.
Brant, North	Geo. Pike	Brantford.
Brant, South	Isaac B. Merritt	Scotland.
Brantford, City	John Brown	Brantford.
Brockville and Leeds	R. R. Phillips	Caintown.
Bruce, Centre	Alex. Campbell	Kincardine.
Bruce, North	Alexander McCannel	Port Elgin.
Bruce, South	James Bryan	Lucknow.
Cardwell	J. N. Clark	Beeton.
Carleton	John O'Callaghan	Kars.
Cornwall	William Pollock	Cornwall.
Dufferin	J. F. Dodds	Orangeville.
Dundas	Asa Beach	Iroquois.
Durham, East	E. A. Powers	Port Hope.
Durham, West	Robert Knox	Orono.
Elgin, East	G. H. Haight, acting	Aylmer.
Elgin, West	Alexander Beaton	West Lorne.
Essex, North	Gaspard Pacaud	Windsor.
Essex, South	Wm. A. McIntosh	Comber.
Fort William	John Hadden	Port Arthur
Frontenac	John Dawson	Wolfe Island.
Glengarry	W. J. McNaughton	Lancaster.
Grenville	Charles Chapman	Prescott.
Grey, Centre	James Campbell	Thornbury.
Grey, North	C. C. Pearce	Owen Sound.
Grey, South	Thomas A. Harris	Durham.
Haldimand	Hiram Gee	Fisherville.
Haliburton	William Prust	Haliburton.
Halton	T. A. Reynolds	Oakville.
Hamilton	J. I. Mackenzie Frederick Walter	Hamilton.
Hastings, East	Michael Lally	Belleville.

SCHEDULE G.—*Continued.*

License district.	Inspector.	P. O. Address.
Hastings, North	G. W. Faulkner	Stirling.
Hastings, West	James St. Charles	Belleville.
Huron, East	John R. Miller	Jamestown.
Huron, South	Wm. Ballantyne	Seaforth.
Huron, West	Wm. J. Paisley	Clinton.
Kent, East	Thomas Boon	Bothwell.
Kent, West	Thomas C. MacNabb, pro. officer	Chatham.
Kingston	William Glidden	Kingston.
Lambton, East	H. G. Taylor	Wyoming.
Lambton, West	Reuben C. Palmer	Sarnia.
Lanark, North	J. D. Robertson	Almonte.
Lanark, South	John McCann	Perth.
Lennox	W. A. Rose	Napanee.
Lincoln	R. Fowlie	St. Catharines.
London	Robert Henderson	London.
Manitoulin	J. B. White	Manitowaning.
Middlesex, East	John Durand	Dorchester St'n.
Middlesex, North		
Middlesex, West	W. C. Robertson	Mount Brydges.
Monck	L. Massecar	Dunnville.
Muskoka	Elijah F. Stephenson	Bracebridge.
Nipissing	Napoleon Fink	Mattawa.
Norfolk, North	W. F Nickerson	Simcoe.
Norfolk, South	James E. Decou	Port Dover.
Northumberland, East	Patrick Gallagher	Warkworth.
Northumberland, West	James Bulger	Cobourg.
Ontario, North	E. J. Breen	Uxbridge.
Ontario, South	John Ferguson	Whitby.
Ottawa	John O'Reilly Geo. E. St. George, Asst. Insp. & Prov. Officer	Ottawa.
Oxford, North	William G. McKay	Woodstock.
Oxford, South	Gordon H. Cook	Ingersoll.
Parry Sound, East	W. H. Suveste	Burk's Falls.
Parry Sound, West	William Ireland	Parry Sound.

SCHEDULE G—*Concluded.*

License district.	Inspector.	P. O. Address.
Peel	Joseph Foster	Brampton.
Perth, North	Wm. Climie	Listowel.
Perth, South	John S. Coppin	Mitchell.
Peterborough, East	John James Crowe	Warsaw.
Peterborough, West	George Cochrane	Peterborough.
Port Arthur	John Hadden	Port Arthur.
Prescott	L. P. Labrosse	St. Eugene.
Prince Edward	D. L. Bongard	Picton.
Rainy River, North	N. Schnarr	Rat Portage.
Rainy River, South	George Webster	Fort Francis.
Renfrew, North	Alfred J. Fortier	Pembroke.
Renfrew, South	John Connolly	Admaston.
Russell	Robt. Dow	Metcalfe.
St. Catharines	R. Fowlie	St. Catharines.
Simcoe, Centre	O. H. Lyon	Barrie.
Simcoe, East	Angus McKay	Orillia.
Simcoe, West	Hugh Wright	Alliston.
Stormont	Donald P. McKinnon	South Finch.
Toronto	Thomas Dexter, Chief John Wilson Thomas A. Hastings	Toronto.
Victoria, East	John Short	Lindsay.
Victoria, West	John Short	Lindsay.
Waterloo, North	Benjamin Devitt	Waterloo.
Waterloo, South	M. A. Abbey	Preston.
Welland	Archibald Thompson	Welland.
Wellington, East	John Macdonald	Elora.
Wellington, South	W. S. Cowan	Guelph.
Wellington, West		
Wentworth, North	Charles M. Jarvis	Dundas.
Wentworth, South	Thomas Macklem	Hamilton.
York, East	James Eckardt	Unionville.
York, North	A. J. Hughes	Sharon.
York, West	J. M. Pearen	Mount Dennis.

REPORT

OF THE

COMMISSIONER OF PUBLIC WORKS

FOR THE

PROVINCE OF ONTARIO

FOR THE

YEAR ENDING 31ST DECEMBER,

1898.

PRINTED BY ORDER OF

THE LEGISLATIVE ASSEMBLY OF ONTARIO.

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1899.

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REPORT

OF THE

COMMISSIONER OF PUBLIC WORKS

FOR THE

PROVINCE OF ONTARIO

FOR THE YEAR ENDING 31ST DECEMBER,

1898.

To His Honour SIR OLIVER MOWAT, K.C.M.G.,
Lieutenant-Governor of the Province of Ontario, etc.

As required by the provisions of the statute in that behalf, I beg to submit the reports of the Departmental Architect, Engineer, and Accountant and Law Clerk for the year 1898.

The Architect's report gives details of the works connected with the maintenance of the Legislative and Departmental Buildings, and of the construction and completion of additions and the maintenance of the buildings of the several public Institutions, and other Provincial buildings.

The Engineer's report contains details of the works at the several reserve dams; timber dams and slides and swing and fixed bridges crossing same; the blasting, dredging, and improving channels of navigation, and clearing and dredging streams, etc.; and tabulated statement showing the mileage of completed railways, and the number of miles now under construction.

The Accountant and Law Clerk's Statement No. 1 shows a total expenditure on Maintenance and Repairs Account for Government and Departmental Buildings, Institutions and Works for the year 1898: Statement No. 2 shows the total expenditure for Public Buildings and Works under capital account, for the year 1898: Statement No. 3 shows the total capital expenditure on Buildings and Works from Confederation (1867) to 31st December, 1898, and Statement No. 4 shows the several Contracts and Bonds entered into with Her Majesty during the year 1898.

Since my last report, suitable plans have been prepared for the new Normal School at London, and a contract for its erection has been entered into, and it is expected the building will be ready for occupation about the first of December next.

Respectfully submitted,

WM. HARTY.
Commissioner.

Department of Public Works, Ontario,
December 31st, 1898.

REPORT OF THE ARCHITECT.

DEPARTMENT OF PUBLIC WORKS, ONTARIO.
Toronto, December 31st, 1898.

HON. WM. HARTY,
Commissioner of Public Works,
Ontario.

SIR,—I have the honor to submit the following report of the works carried out by this branch during the past year:

GOVERNMENT HOUSE.

Repairs have been made to the Buildings, etc., as required; and the grounds have been kept in good order—special attention having been paid to the lawns and bedding out of the flowers, with the result that the general appearance of the grounds were greatly improved.

THE PARLIAMENT BUILDINGS.

The Buildings throughout have been kept in good repair, and furniture supplied where necessary. The Reporters' Gallery in the Legislative Chamber has been lowered to give the representatives of the press better facilities for hearing and in this respect have proved to be very satisfactory; the front portion of the Gallery having been lowered about two feet, the upper portion being railed off from same to ensure complete seclusion for the reporters when taking notes.

An additional room adjoining the Library on the first floor has been fitted up as an annex; being connected with same by an archway. The shelving is similar to that in the Library, and gives accommodation for about 4500 volumes.

Three rooms have been finished in the Basement of the East Wing, for the Bureau of Mines. Floors were laid, and the ceilings covered with sheet iron on asbestos. Suitable shelving was also fitted up as required.

The House for Plants was fitted up early in the season; the steam heating having been done by men employed by the Department, and is working satisfactorily.

The apparatus for fire protection, including pump, hose, etc., has been properly tested and 400 feet of defective hose discarded and replaced by new hose. The fire protection apparatus has also been augmented by 25 hand fire extinguishers, which have been placed in convenient positions throughout the Buildings.

The grounds surrounding the Buildings and the walks have been kept in the usual good order.

OLD PARLIAMENT BUILDINGS.

Ordinary repairs have been made to the portions of the Buildings occupied by the Immigration Department and the caretaker in charge of the Buildings.

ASYLUM FOR INSANE, TORONTO.

The Gegenstrom bathing apparatus (spraying system) has been fitted up in two of the bathrooms in the basement of the Main Building—one on the male and one on the female side. The work has been satisfactorily done by men in the employment of the Department under the Departmental Plumber. A boiler

to supply steam for the Bathing apparatus, etc., has been placed in the Boiler House by the Raney, Selby Co., of Kingston, who were the lowest tenderers for same. It was found necessary to raise the chimney of Boiler House 20 feet to give sufficient draught to the new boiler. The chimney to laundry boilers was also raised 20 feet; the work having been done by men employed by this Department aided by patients. Some repairs were made to the roofs of Laundry and Bake House. Repairs generally were made by the Asylum authorities.

ASYLUM FOR INSANE, MIMICO.

The Chapel, Amusement Hall and Store House were completed and have been used for some time for the purposes for which they were intended.

Alterations to heating Cottages 5 and E have been made at a moderate cost; the heating plant having been transformed from steam to hot water. Two of the high pressure steam boilers in the main Boiler House, not required under the new conditions, were altered for hot water, and used in the reconstruction of the heating of these cottages. The work in one of the buildings was done by Asylum labour, and in the other by men in the employment of the Department; the whole being under the supervision of the Department.

The old conduct pipe in the Lake from the junction of the new pipe outwards—a distance of about 1200 feet, which was found to be leaking badly has been repaired by caulking the joints, the whole being now thoroughly watertight.

General repairs have been attended to.

ASYLUM FOR INSANE, LONDON.

Repairs were continued to the north building during the summer—the patients being housed, while the work was carried on, in the shelters in airing yards, which were encased and prepared for the purpose. The whole of the ground and upper floors of both wings were taken up and laid with new flooring of birch. Considerable work had also to be done in repairing the plaster which was badly broken in places. As the laying of new floors necessitated the removing of the base, it was considered advisable to replace it with cement base throughout, the work has been satisfactorily done by Mr. J. Purdom, of London, whose tender was the lowest.

The ceilings throughout basement, ground and upper floors of wings, were covered with embossed sheet iron on asbestos (fire proof) paper; the work having been done in a satisfactory manner by Messrs. Stevely & Son, of London. their tender being the lowest.

Repairs were also made to the galvanized iron and roof work generally of the buildings, as was found to be necessary.

ASYLUM FOR INSANE, HAMILTON.

General repairs to the buildings have been attended to when required.

The Gegenstrom Bathing Apparatus has been purchased, and is being fitted up by the Department in two of the bathing rooms in the basement of the wings of main building. The work will be completed during the latter part of next month. It is intended to fit up the bathing rooms over these rooms with this most convenient and economical apparatus.

No. 2 Boiler in the Queen Street Pumping Station was reported to be worn out and condemned by the Boiler Inspector, on June 13th. Tenders were imme-

diately called for, and a new boiler purchased from the Waterous Company, of Brantford, their tender being the lowest. Some slight alterations which were necessitated by the placing of the new boiler were made in the boiler-house, giving more room for the pumping plant and improving the room generally.

ASYLUM FOR INSANE, KINGSTON.

Ordinary repairs have been made to the buildings as required. The Gegenstrom Bathing Apparatus was completed and is working satisfactorily. Alterations to boiler-house were also completed early in the year.

ASYLUM FOR INSANE, BROCKVILLE.

A Root House and an addition to the Carpenter Shop have been built. The contracts for same were awarded to Mr. James Nicolls, of Brockville, his tenders being the lowest for both buildings. The work was carried on by him until October 8th, when he assigned, and the buildings were completed by the men employed by the Department under the Foreman Carpenter of the Institution. Repairs have been made to the buildings when required. A flagstaff, of galvanized iron, 125 feet in height has been erected in front of the main building.

The work in connection with the Asylum for Idiots, Orillia; the Central Prison, Toronto; the Reformatory for Boys, Penetanguishene, and the Reformatory for Females, Toronto, has been done under the Inspector of these Institutions.

INSTITUTION FOR THE BLIND, BRANTFORD.

General repairs have also been made throughout the Institution, and the buildings kept in good repair generally.

INSTITUTION FOR THE DEAF AND DUMB, BELLEVILLE.

General repairs have also been made to this Institution as required, including repairs to boilers and steam heating apparatus.

AGRICULTURAL COLLEGE, GUELPH.

Repairs generally have been carried out, and the buildings kept in good order by the College authorities.

EDUCATION DEPARTMENT, NORMAL AND MODEL SCHOOLS, TORONTO.

Ordinary repairs have been made throughout the buildings as required. The roofs over wings to the Normal School have been re-slated and the decks covered with galvanized iron. The work was done by Mr. George Ringham, his tender being the lowest.

Granolithic walks were laid from Gerrard Street to the east and west entrances of the Normal and Model Schools; the work having been done by the A. Gardener Co., whose tender was the lowest.

Fittings, consisting of casing, etc., were placed in the Museum; the work being done under the Carpenter of the Education Department.

NORMAL AND MODEL SCHOOLS, OTTAWA.

Necessary repairs have been attended to throughout the buildings as usual. The fence on Lisgar Street, which was blown down during a storm on July 2nd, has been re-built. The roof of the boiler house has been altered, so that the water is carried down the inside of building to the drain instead of on the outside, which prevents freezing and flooding.

The flag staff being badly decayed was condemned and has been taken down and re-placed by one of galvanized iron, 100 feet in height.

The greenhouse and the gardener's toolhouse, which were in a dilapidated condition, have been removed.

The grounds have been kept in good order.

SCHOOL OF PRACTICAL SCIENCE, TORONTO.

A room on upper floor in the centre of Main Building, formerly used as a lecture room, has been re-arranged and converted into a draughting room.

An apartment has been fitted up in the upper part of tower, and an iron staircase constructed leading up to same.

A room has also been fitted up in the attic and equipped for photographic purposes.

Alterations have been made to apparatus where required, and repairs have been made throughout the buildings where necessary ; the work having been done by men employed in the Department.

NORMAL SCHOOL, LONDON.

Plans and specifications were prepared for this building, and tenders called for all the work, with the exception of the steam heating and plumbing ; the contract being awarded to Mr. John Purdom, of London, his tender being the lowest. The excavations have been commenced and a quantity of material delivered on the ground. A force of men will be employed cutting the stone during the winter and building operations will be commenced as soon as the weather will permit in the spring. The site upon which the building will be erected is a most eligible one, being situated on the corner of Wortley Road and Elmwood Avenue ; having a frontage of about 423 feet on Elmwood Avenue and about 420 feet on Wortley Road. It is intended to continue Marley Place on the east boundary of the lot and Duchess Avenue on the south boundary—thus making an isolated square upon which the building will stand. The building has been designed with a view to ecomony, combined with stability and utility : the general design being in the style of modernized French gothic. The front is about 150 feet in length, facing towards the north on Elmwood Avenue, with a tower in the centre 18 feet square, rising to a height of 132 feet. The structure will be two storeys in height, exclusive of basement and attic floors ; and the exterior will be constructed of Credit Valley brown stone above ground line to plinth about seven feet in height, Above this the work will be built of pressed bricks of a buff or salmon colour, with facings of Credit Valley grey stone. The main entrance will be through the tower, to a corridor 22 feet wide, with central staircase leading to the upper floor. The ground floor will consist of a reception room, secretary's room, library and reading room, with an Assembly Hall in the rear 43 x 60 feet, having entrances to same from the main corridor and an exit from the rear. Separate entrances are provided for the pupils on each side of the building, with spacious staircases leading up to class rooms on the upper floor. The principal's room, cloak rooms, lavatories, etc., are also located on the

upper floor. A low pressure steam system will be used for heating, and the boilers will be placed in the rear of the basement; especial attention has been paid to the heating, ventilation and sanitary arrangements generally. The contract calls for the work to be completed on December 1st, 1899.

OSGOODE HALL, TORONTO.

Repairs have been made to the buildings, including roofs, drains, boilers, etc., etc. Repairs have also been made to the furniture and new furniture supplied where necessary.

The roof of east centre wing, over which the water from the main roof has to pass, was sagged to such an extent that it was impossible to prevent leakage. It has been reconstructed and covered with galvanized iron. The carpenter work was done by men in the employment of the Department, and the galvanized iron by A. G. McIntyre, his tender being the lowest.

COURT HOUSES, GAOLS AND LOCK-UPS.

Repairs have been made and furniture supplied where necessary to the court houses, gaols and lock-ups through the Province, including Algoma, Thunder Bay, Parry Sound, Nipissing, Rainy River and Muskoka District.

Mr. Kivas Tully, consulting architect and engineer, in company with the Inspector of Prisons, inspected the gaol and court house at Sault Ste. Marie, the gaol and court house at Ft. William, the gaol and court house at Pt. Arthur and the gaol and court house at Rat Portage; and also inspected the site for the proposed lock-up at Mines Centre; he reported the buildings generally to be in a good state of repair.

DAIRY SCHOOL, KINGSTON.

A small addition for lavatory has been built to the Dairy School building: the work having been executed by Mr. Thomas Mitchell of Kingston, to whom the contract was awarded after tenders had been duly called for, his being the lowest. The heating and plumbing was done by Messrs. Elliott Bros. of Kingston, their tender also being the lowest. The building generally is in a good state of repair.

ALGONQUIN PARK

A finishing coat of paint has been put on the Superintendent's and Headquarters houses; and outhouses constructed to both buildings. An ice house and boat house have also been constructed: the work having been done by men employed by the Department, assisted by the Park Rangers, under a Foreman.

RONDEAU PARK.

An addition has been built to the Pavilion, which owing to the increased number of people visiting the Park was found to be too small. The work was done by men employed by this Department, under a Foreman.

The boilers, etc., to the various Institutions throughout the Province have been inspected by the Inspector of boilers as usual, and repairs, etc., have been attended to when reported to be necessary.

I have the honour to be, Sir,

Your obedient Servant,

F. R. HEAKES,
Architect.

REPORT OF THE ENGINEER.

DEPARTMENT OF PUBLIC WORKS, ONTARIO,
Toronto, December 31st, 1898.

HON. WM. HARTY,
Commissioner of Public Works,
Ontario.

SIR,—I have the honor to submit the following report on works which have been constructed, and repairs and improvements attended to by the Department; also respecting the extension of railways throughout the Province during the year 1898:—

MAGNETAWAN WORKS.

The improvements and repairs which have been made to these works during the present year are as follows:

The guide piers above the stop-log opening at the entrance to the basin above the lock have been rebuilt three feet in height with 10 x 12 in. square timber; the southerly pier being 19 feet in length and 12 feet in width; and the northerly one 20 feet in length and 11 feet 6 inches in width; and the spaces between these piers and the ones at the stop-log opening, 55 and 36 feet in length each respectively, have been filled in with three courses of 10 x 12 inch. timber; the whole being securely fastened with $\frac{3}{4}$ inch iron drift bolts and $2\frac{1}{4}$ inch oak pins.

In order to lessen the difficulty of navigating the channel above the lock, and prevent boats being injured by striking on the rocky banks during high water or boisterous weather, a boom 204 feet in length has been provided on the southerly side, and one on the northerly side 48 feet in length. The booms are constructed with three pieces of 10 x 12 inch sawn pine timber; the whole being keyed together with oak keys and securely fastened with $\frac{7}{8}$ inch bolts placed about 6 feet apart from centres.

The boom on the southerly side is supported by two piers 10 x 12 feet square and 10 feet in height, and a pier 20 feet in length, 5 feet in height, and averaging 7 feet in width, has also been constructed on the northerly side.

The piers are built of round hemlock timber with the exception of the front portions, where it is squared; and the cribwork is filled with stone.

The swing bridge has been provided with a new circular piece at the northerly end, and the lower chord on the westerly side repaired with a new piece of 12 x 12 inch square timber, and the turntable has been supplied with one new wheel.

ASH RAPIDS IMPROVEMENT, ETC.

For some years past the development of mining properties has been vigorously prosecuted around the shores of the arm of Lake of the Woods, known as Shoal Lake; and during the seasons of low water great loss and inconvenience has been experienced owing to the tortuous and contracted channel known by the above name, which connected the two bodies of water, the channel even at ordinary water level being so shallow in places as to interfere with the passage of all but the smallest craft, and during low water so contracted as to retard the flow from Shoal Lake into Lake of the Woods, until a rapid was formed, up which it was at times impossible to navigate even with the assistance of a windlass, rendering the trans-shipment of cargoes necessary.

An appropriation of $4,000.00 was granted in 1897 to assist in carrying out works which would overcome this difficulty; but as considerable difference of opinion existed as to the character and extent of the improvements required, the work was not undertaken that year; consequently a re-vote of the amount was taken last session which enabled the following works to be attended to during the present year by the Department.

Operations were commenced about the middle of February when after the erection of the necessary cofler-dam, the lower rapids or channel below what is known as Lock Lake, were blasted for a length of about 120 feet to a width of 30 feet, and an average depth of 18 inches; and the upper rapids for a length of 100 feet and to a width of 25 feet, and a depth of 3 feet; the work being completed on the 19th of May.

A breastwork 58 feet in length, 12 feet in width and averaging 6 feet in height has been constructed at the upper rapids, provided with a platform extending to the shore, 20 feet in width and 26 feet in length, covered with two inch pine planking, and a pier 12 feet in length, 10 feet in width and about 8 feet in height has been constructed above; and 150 feet of guide boom 3 feet in width provided; the cribwork and boom being constructed with flatted pine and tamarac timber, and each pier being supplied with a snubbing post, and the cribwork sufficiently filled with stone to retain it in position.

An agreement has also been entered into with the Keewatin Power Company Limited, in which the Company undertook to provide their dam across the west branch of the Winnipeg River at Tunnel Island with the necessary tracks, winches, stop-log platforms, stop-logs, and other appliances required to enable the height of the water of Lake of the Woods to be regulated and maintained at ordinary summer level; and to hand over the dam and appliances to the Government until such time as it is required for power purposes, for the sum of four thousand dollars; two thousand to be paid upon the satisfactory completion and acceptance of the works, and the balance on the First day of May, 1899; it being further agreed that shonld the Company require the dam for power purposes they may terminate this Agreement by giving one months' notice in writing to that effect, and that thereafter the Government shall be relieved from further charge of it; but it shall nevertheless be the duty of the Company to maintain the water at ordinary summer level at all proper time and times thereafter; and that if the Government desires to surrender the charge of the dam to the Company at any time they may do so by giving a similar notice and that thereafter all further responsibility on their part shall cease.

The works have been satisfactorily completed and accepted, and a caretaker placed in charge; but the instalment of $2000.00 has not yet been paid, consequently a re-vote of this amount will require to be taken and an additional $2000.00 granted to meet this indebtedness in the coming year.

It is expected that since the work has been carried out at Grand Rapids the water can be regulated and controlled by this dam, so as to entirely do away with the trouble and inconvenience formerly experienced in navigating this channel and that the necessity of constructing a lock at this point, whieh was at one time considered the most feasible plan by persons interested in the navigation of these waters, has been done away with.

BOTTLE LAKE AND MISSISSICUA CREEK DAMS.

A new dam and slide has been constructed at the outlet of Bottle Lake on Lot 3, in the VIth Concession of the Township of Cavendish.

The dam is 173 feet 6 inches in length, 15 feet in width, and 18 feet in height, and a slide opening provided in same 11 feet 2 inches in depth and 4

feet in width at the bottom, with sides built battering outward 8½ inches to the foot. It is constructed of square and flatted hemlock timber, securely fastened together with ¾ inch wrought iron drift bolts 24 inches in length; the cribwork being compactly filled with stone. The face of the structure is hewn plumb and sheeted with two inch pine and hemlock planking, and over this with a course of one inch lumber; all joints being well broken, and the whole securely fastened with ⅝ inch wrought iron spikes and cut nails.

The stop-log platform is 31 feet in length and 12 feet in width; the flooring being of 2½ inch hemlock planking; and the necessary stop-logs and windlasses and chains required for raising and lowering them have been provided.

The slide, 48 feet in length and 4 feet in width at the bottom with sides built battering outward, similar to the opening in the dam, is constructed with three stringers of flatted hemlock timber, and bents formed with 10 x 10 inch sills and 6 x 8 inch posts and braces placed four feet apart from centres; the flooring being of birch and maple 6 inches in thickness, fastened with ¾ inch wrought iron drift bolts, and the sides are formed of two inch planking, with a course of 1 inch lumber on top; the whole being securely spiked to the bents.

The lower end of the structure rests upon a cribwork pier 33 feet in length, 12 feet in width and 5 feet in height, constructed of round hemlock timber fastened together with 2½ inch oak trenails and iron drift bolts; the cribwork being filled with stone.

The reconstruction of the dam and slide at Scott's Mills on Mississicua Creek, situated on Lot 15 in the 8th Concession of the Township of Harvey, which, with the exception of the foundation, was destroyed by fire, was commenced in the latter part of January last, the work being continued until the month of March when it was completed.

The main dam, 96 feet in length and 17 feet in width, has been rebuilt 13 feet in height, and is provided with two stop-log openings; the waste sluice being 20 feet in width and the slide opening four feet at the bottom, with the sides built battering seven inches to the foot.

The wing dam, 67 feet in length, 12 feet in width and 9 feet in height, has also been rebuilt, and a pier 12 feet in length, 6 feet in width and 5 feet in height, constructed to close up the original slide opening.

The material used in the construction of these structures was round, square and flatted pine, hemlock and cedar timber; the whole being securely fastened together with ⅞ and ¾ inch square wrought iron drift bolts; the cribwork being filled with stone.

The face of the dam is sheeted with two inch pine planking, with a course of one inch lumber over this; the whole being securely fastened to the cribwork and the joints of the two courses well broken.

The stop-log platform, 60 feet in length and 12 feet in width, is formed with three inch pine planking and the necessary stop-logs and appliances required for raising and lowering them have been provided.

The slide, 290 feet in length, has been rebuilt to a width of 4 feet at the bottom, with sides battering outward 7 inches to the foot to correspond with the opening in the dam.

In the carrying out of the work the old foundation and sills of the bents were utilized, but new posts and braces of 6 x 8 inches square hemlock were provided. The flooring is of hardwood 6 inches in thickness, fastened with ¾ inch square wrought iron drift bolts, and the sides are formed with two inch pine planking covered with one inch lumber; the joints of the courses being well broken and the whole securely spiked to the posts of the bents.

MAINTAINANCE OF LOCKS, DAMS AND BRIDGES, ETC.

In addition to the repairs and improvements already referred to in connection with other works, the following have also been attended to out of this appropriation during the present year :—

DEVIL'S CREEK DAM AND SLIDE.

This dam has been gravelled its entire length to make it water-tight; and provided with one new stop-log and repairs made to the others, and new steps have been provided to the stop-log platform.

A portion of the foundation at the lower end of the slide having been torn away last spring during high water, has also been rebuilt and repairs have been made to the flooring in several places, with hardwood planking 4 inches in thickness.

PINE LAKE DAM.

The stop-log sill of this dam has been repaired and some new pieces of planking have also been provided in the opening above the stop-log recess.

HIGH FALLS DAM AND SLIDE, BURNT RIVER.

The slide opening in this dam has been supplied with one new windlass and four new stop-logs and repairs have been made to the stop-log posts; and the stop-log platform over the waste sluice has been rebuilt and three new stop-logs and two new windlasses provided.

LITTLE BEAR AND OTTER LAKE DAMS.

These dams situated in the Townships of Glamorgan and Monmouth respectively, have been supplied with stop-log chains and ratchet wheels and the Otter Lake dam has also been provided with two new stop-logs.

WORKS ON BEAR CREEK.

The dam at the foot of what is known as "The Big Marsh" has been gravelled and the sides of Slide No. 1 situated immediately below the marsh have been sheeted with two-inch hemlock and four-inch hardwood for a length of 50 feet.

The sides of Slide No. 2 have been rebuilt with five courses of timber for a length of 30 feet, and some additional stone filling has been put in the dam at the head of the long slide near Pine Lake.

WHITE LAKE DAM AND SLIDE.

Repairs have been made to the stop-log posts and platform of this dam and four new stop-logs have been provided and the slide has been supplied with two new cross sills and twelve posts and braces: also several pieces of hardwood in the floor, and the entire flooring has been refastened with wrought iron spikes.

EAGLE AND MISSISSICUA LAKE DAMS.

The dam at the outlet of Eagle Lake, situated on Lot 4 in the 2nd Concession of the Township of Anstruther has been provided with a new stop-log plat-

form 21 feet in length and 12 feet in width, and the necessary appliances for raising and lowering the stop-logs; and the slide opening of the dam at the outlet of Mississicua Lake has been provided with one new oak stop-log.

LITTLE BOB LAKE DAM.

Repairs have been made to the stop-log posts, platform and windlasses of this dam, which is situated on Lot No. 13 in the XIth Concession of the Township of Lutterworth, and two new pieces of 12x12 inch square timber have been put along the face of the Slide opening.

The dams at the outlet of Crab and Horseshoe Lakes, also one at Workman's Mills on the Gull River near the Village of Minden, have been thoroughly gravelled to make them water-tight; and the face of the dam at Workman's Mills has been sheeted with 2 inch planking for a length of 30 feet at the northerly end; and a large projecting rock which frequently caused timber to be seriously damaged after leaving the slide has been blasted and removed from the river.

PORT CARLING LOCK AND SWING BRIDGE, ETC.

Repairs have been made to the sheeting on the cribbing above the lock, and the flooring of the swing bridge has been renewed with 3 inch hemlock planking, and the turntable and swinging gear which had been injured by one of the steamers while passing through the lock has also been repaired. Some new two inch planking has been provided on the stop-log platform of the dam; and a number of sunken logs which interfered with navigation have been removed from the channel of the river between the lock and Muskoka Lake.

PORT SANDFIELD SWING BRIDGE, ETC.

A new bent constructed by 12x12 inch timber has been erected on the southerly side of the channel to provide a rest for the swing bridge when open, the old one having become in a decayed and unsafe condition, and new sills and braces have been supplied to one of the bents in the trestle approach at the northerly end of the bridge.

LINDSAY SWING BRIDGES, ETC.

The swing bridge on Lindsay Street has been adjusted and the turntable supplied with one new wheel, and the bridge has been planked 8 feet in width in the centre for its entire length with two inch hemlock planking, the old flooring having become worn to such an extent as to be dangerous.

The turntable of the Wellington Street bridge has been provided with two new wheels and the bridge supplied with two needle beams and a new rest timber at each end; and two wheels have also been provided to the bridge south of the town and repairs made to the swinging bridge gear and suspension rods.

A number of sunken logs, roots and other debris, which seriously interfered with navigation have also been removed from the bed of the river between the lock and Sturgeon Lake.

The following are the different lockmaster's returns of lockages made during the present year:

1. Magnetawan Lock—574 steamers, 59 small boats, 105 scows and 24 rafts or cribs of timber.

2. Mary's and Fairy Lakes Lock—270 steamers, 44 small boats, 143 scows and 82 rafts or cribs of timber.

3. Port Carling Lock—2,448 steamers, 1,284 small boats, 767 scows and 239 rafts or cribs of timber

4. Young's Point Lock—1,079 steamers, 201 small boats, 122 scows and 161 rafts or cribs of timber.

5. Lindsay Lock—133 steamers, 23 small boats, 96 scows and 43 rafts or cribs of timber.

6. Balsam River Lock—351 steamers, 177 small boats, 59 scows, 24 rafts or cribs of timber and 74,500 saw logs and 260 cords of stave bolts.

OTONABEE RIVER.

A breastwall has been constructed along the westerly side of the canal above the lock at Young's Point, extending from the upper end of the lock wall to the stop-log piers at the head of the canal; a distance of two hundred and thirty-nine feet—the width at the top being 22 feet and the height at the face 12 feet.

The wall is constructed with three longitudinal mud sills and bents of 12 x 12-inch square hemlock timber, placed 6 feet apart from centres, with a 12 x 12-inch cap piece at top, and a 9 x 12-inch fender streak two feet below; the whole being well framed and thoroughly bolted together and the face side sheeted with 3-inch hemlock planking fastened with 7 x $\frac{3}{8}$-inch wrought iron spikes.

The top of the wall is provided with 4 x 10-inch hemlock joists placed three feet apart from centres; the whole being covered with 3-inch pine planking; and six cast iron snubbing posts have been provided to enable steamers and other craft to be secured while loading or waiting to get through the lock.

In order to avoid interference with navigation, the work was not commenced until about the 20th of November and was continued until the 31st of December, when it was well advanced; but a re-vote of the unexpended balance of the appropriation will require to be taken to enable it to be completed early in the coming spring.

The guide pier on the westerly side of the channel below the lock has been re-planked 184 feet in length and 12 feet in width with 3-inch hemlock planking, and 4 cast iron snubbing posts have been provided for the pier on the easterly side.

GULL AND BURNT RIVER WORKS.

Improvement at Moore's Falls.

An appropriation of $2,000 was granted last session to make such improvements at the outlet of Gull Lake as would do away with the flooding of low lying lands in the village of Minden and along the Gull River during the season of high water; and the following works have been attended to:

The southerly outlet has been deepened and enlarged by rock excavation, and in order to enable the water to be regulated and controlled a stop-log dam, 115 feet in length, 12 feet in width and 8 feet in height, has been constructed. The dam is provided with three openings—two 20 feet and one 21 feet in width, and a stop-log platform 94 feet in length and 12 feet in width. The cribwork is constructed of 10 x 12-inch hemlock timber, securely fastened together with $\frac{3}{4}$-inch iron drift bolts; the whole being compactly filled with stone.

The flooring of the stop-log openings is of hardwood 4 inches in thickness, fastened with 8 x $\frac{1}{2}$-inch ship spikes; and the platform is of 3-inch hemlock planking.

The dam is supplied with pine stop-logs for the different openings, and the necessary windlasses and chains, etc., for handling the same have been provided.

The northerly outlet has also been enlarged by rock excavation, and some old bridge piers which interfered with the escape of the water removed: also a large rock from the mouth of the river above Gull Lake.

It is expected that the improvements carried out will meet the requirements and that the loss and inconvenience formerly experienced in this locality through high water will now be practically done away with.

Farquhar Lake—Dam and Slide.

A new dam and slide has been constructed at the outlet of this Lake, in the Township of Cardiff, to replace the old structure which had become in a decayed and worn out condition.

The dam is 81 feet in length, 12 feet in width, and 13 feet in height, with slide opening in same 9 feet in width and 24 feet in length.

It is constructed with 10x12 inch hemlock timber, fastened together with $\frac{3}{4}$-inch iron drift bolts 22 inches in length: the crib-work being filled with stone.

The sides of the slide are also of 10x12 inch hemlock timber built into the dam; the flooring being of birch 4 inches in thickness, securely fastened with 8-inch by $\frac{1}{2}$-inch wrought iron spikes.

The stop-log platform 25 feet in length and 12 feet in width is covered with 3-inch pine planking, and the necessary stop-logs, and windlasses, and chains have been provided.

The work was commenced on the 14th of February, and completed on the 2nd of April.

Cocklong Lake Slide.

A new slide 200 feet in length, 5 feet in width, with sides averaging 4 feet in height, has been built at the outlet of this Lake in the Township of Glamorgan.

It is constructed with three stringers of flatted hemlock timber, 10 inches in thickness, with bents placed four feet apart from centres, formed with 10x10 inch sills, and 8x8 inch posts and braces: the whole being of cedar morticed and tenoned together and fastened to the sills with $\frac{3}{4}$-inch iron drift bolts.

The flooring is of maple and birch 4 inches in thickness, fastened with 8x$\frac{1}{2}$-inch wrought iron spikes, and the sides are formed with 3-inch pine planking which is securely spiked to the bents.

The work was commenced in the early part of February and completed on the 18th of March.

MARY'S AND FAIRY LAKES WORKS.

The following improvements and repairs have been made to these works during the present year:

The channel immediately below the lock, situated about a mile and a-half southerly from the village of Huntsville, has been deepened and improved by dredging for a length of about 500 feet, and to a depth of two feet below the lower mitre still; the material removed consisting of gravel and boulders, many of which were so large as to necessitate blasting. The work was commenced on 28th of March and continued until the 19th of April, and from this date until

the 3rd of May the plant was engaged in the removal of boulders from the channel of the river between the swing and railway bridges in the village of Huntsville, after which it was taken to the lock, the machinery removed and stored away, and the dredge and other scows sunk in shallow water in a secluded place in the neighborhood.

A new balance beam has been provided for one of the gates at the lower end of the lock and one of the upper gates has been supplied with a new quoin post and some other repairs made thereto, and the balance beams on all four gates have received two coats of white paint.

The approaches to the highway bridge across the river immediately above the lock have been repaired for a length of 96 feet and to a width of 8 feet, and for a length of 17 feet and to a width of 12 feet with 2-inch hemlock planking, which was put on top of the old flooring; and the flooring of the bridge across the Peninsula Creek Canal has been repaired in a similar manner with new planking four feet in width for the entire length of 190 feet, the old flooring having become so worn and decayed in the centre as to necessitate this precaution being taken in order to avoid accident.

BRIDGE AT BURNSTOWN.

An appropriation of $1,500 00 was granted last session to aid in the reconstruction of the bridge across the Madawaska River, which connects the townships of Bagot and McNabb at this village; the assistance being granted owing to the old structure having been destroyed or damaged by logs coming down the rapids over which the bridge is constructed, and on condition that the balance of the amount required to complete the work be provided by the municipalities.

Upon the Department being notified that the work had been completed, examination was made, when it was found to have been carried out in such a manner as to indicate that the bridge would meet the requirements of the locality; but as the amount has not yet been paid, a re-vote will require to be taken.

The total length of the structure between the shore abutments is 292 feet, and the width of roadway between the chords of the trusses, 17 feet 4 inches. It consists of three trussed spans and two spans without trussing, two of the spans being 80 feet in width between the piers, and the other 50 feet. The two spans without trussing being 14 and 24 feet in width respectively. The chords, main braces and straining beams of the trusses are of pine, and the remaining portions of the structure of cedar, the flooring being 4 inches in thickness: and the bridge is provided with a substantial hand-rail from end to end, and is well painted.

The cribwork piers upon which the superstructure rests are constructed of round cedar timber flattened on the outside, three of them which support the trusses being 12 feet in width and 20 feet in length, with cut-water extension 16 feet in length on two of them; the cut-waters being covered with 4-inch elm planking to protect the timber from injury by ice or saw logs when floating down the stream: and one is 8 feet in width and 20 feet in length: the shore pier on the westerly side being 4 feet in width and a similar length, and the cribwork abutment on the easterly side a similar length and extending into the river bank; the width at the top being about twenty feet. The piers are all good substantial structures, the timber being well put together, and the cribwork is filled with stone.

MILL CREEK IMPROVEMENT.

An appropriation of $500.00 was granted last session for service on the improvement of this stream, on condition that a like amount be provided by the Townships of Longueil and Caledonia. The Creek rises in the Township of Caledonia and extends through Longueil, having its outlet into the Ottawa River in the Village of L'Original. Operations were commenced in the Township of Longueil in the early part of June, about the centre of the lot owned by John Allen, and continued until the early part of October, when the easterly line of the lot owned by James Murray had been reached; the creek having been improved, following its tortuous course for a length of about five and a half miles.

The work consisted of deepening and widening the stream by the excavation of earth and solid rock, and the blasting and removal of boulders; also the removal of sunken saw logs, alluvium and other debris which formed obstructions and interfered with the flow of the water to such an extent that the low-lying lands and highways in the neighberhood were seriously effected during the time of freshet and also after protracted or heavy rainfall.

The work was attended to by the municipal authorities, and upon the department being notified examination was made, and as it was found to have been satisfactory preformed, and properly certified vouchers of the expenditure furnished, the amount of the appropriation was paid.

UNION CREEK IMPROVEMENT.

The improvement of this creek, which is situated in the Township of Galway has been continued during the present year; the work being of a similar character to that carried out last year, and consisting of the removal of boulders, fallen timber, sunken logs and other debris from the bed of the stream, which interfered with the flow of the water; the improvement being carried out on lots 5, 16, 17, 18 and 19 in the XIVth concession; and two shoals of rock, one on lot 5 in the XIVth concession, and the other on lot 16 in the XVth concession, have also been blasted and removed from the channel. The work was commenced on the 20th of September and continued until the 22nd of October.

EXTENSION OF RAILWAYS IN 1898.

The construction of new lines of railway throughout the Province has not been very vigorously prosecuted during the present year, the works attended to as far as could be ascertained being as follows:

Montreal and Ottawa Railway.

As previously reported, this railway, which is known as the Short Line of the Canadian Pacific between Montreal and Ottawa, was completed and opened for traffic at the close of 1897 to the Village of Plantagenet, which is situated about thirty miles westward from the provincial boundary, and the grading and track laying from that point to Ottawa was well advanced.

Construction work was continued during the present year, until the early part of September, when the line was completed and opened for traffic, the mileage in the Province of Ontario being 66 40-100 miles.

Ottawa and New York Railway.

The construction of this railway between Ottawa and Cornwall, a distance of 55 miles, was commenced about the 15th of July, 1897, and as previously reported, the grading and track laying was about completed at the close of that year, and the ballasting well advanced. Operations were continued during the present year until the month of August, when I understand the line was completed and opened for traffic between the points above mentioned.

Tilsonburg, Lake Erie and Pacific Railway.

Construction work has been in progress during the present year on an extension of this railway from the Loop Line Division of the Grand Trunk to the Michigan Central Railway, and into the Town of Tilsonburg; the length of track laid being about 3¾ miles.

The work was, I understand, commenced towards the latter part of 1897; but owing to difficulty in getting a proper foundation for a large steel trestle bridge across Tilson's mill pond, the line was not completed and opened for traffic until the month of December of the present year.

Pembroke Southern Railway.

The construction of this line which extends from Golden Lake station, on the Ottawa, Arnprior and Parry Sound Railway, in a north-easterly direction across the Townships of South Algoma, Wilberforce and Alice, to the Town of Pembroke, a distance of about 21½ miles, was commenced in the month of April of the present year, and continued until about the middle of December, when it was completed and opened for traffic.

Ontario and Rainy River Railway.

This railway is, I understand, to extend from Stanley station, on the Port Arthur, Duluth and Western Railway, to a point on the western boundary of the province, either at the mouth of Rainy River or on Lake of the Woods, the total length being about 280 miles.

The construction of the line was commenced on the 1st of August last, at Stanley, which is situated about twenty miles westerly from Port Arthur, and I am informed about fifteen miles have been graded, but no steel has yet been laid.

The road when completed will tap both the gold and iron sections of a rich mining country, and will also open up a large area of valuable timber lands. It is expected that a section of about forty miles in length, which will reach the iron deposits, will be opened for traffic next summer, and that the entire line will be completed in about two years.

The following revised statement to the close of 1898 gives in detail the mileage of each railway in Ontario, distinguishing between those constructed prior to and since Confederation.

REVISED STATEMENT.

No.	Name of railway.	Terminal points.		Completed prior to Confederation	Completed since Confederation	At present under construction.	Total length in operation of each railway or system of railways in miles.
		From.	To.	Length in miles.	Length in miles.	Length in miles.	
1	Grand Trunk Railway, Main Line	Eastern Province Boundary	Point Edward	457			
2	do Buffalo & Lake Huron Branch.	Fort Erie	Goderich	158			
3	do London Branch	St. Mary's	London	23			
4	do Galt & Doon Branch	Galt	Berlin	7	4.5		
5	do Waterloo Junction Railway	Waterloo	Elmira		10.25		
6	do Toronto & Nipissing Branch	Toronto	Coboconk		88		
7	do Midland Railway, Main Line	Port Hope	Midland City	65	54.53		
8	do do Peterboro' Branch	Millbrook	Lakefield	13	9		
9	do Lake Simcoe Junction	Stouffville	Jackson's Point		26.5		
10	do Whitby, Port Perry & Lindsay	Whitby	Lindsay		46		
11	do Victoria Railway	Lindsay	Haliburton		55.81		
12	do Grand Junction Railway	Belleville	Peterborough		64.65		
13	do Belleville & North Hastings	Grand Junction Railway	Madoc		22		
14	do Toronto & Ottawa	Madoc	Bridgewater		9		
15	do do Manilla Link	Wick	Manilla		6.5		
16	do do Omemee Link	Omemee	Peterborough		14		
17	do Port Dover & Lake Huron	Port Dover	Stratford		63		
18	do South Norfolk Railway	Simcoe	Port Rowan		17		
19	do Chemong Branch	Peterborough	Chemong Lake		9		
20	do Stratford & Huron	Stratford	Wiarton		106 27		
21	do Owen Sound Extension	Parkhead	Owen Sound		12.40		
22	do Georgian Bay & Wellington	Palmerston	Durham		26		
23	Grand Trunk Railway Great Western Div. Main Line	Suspension Bridge	Windsor	229			
24	do Toronto & Hamilton Branch	Toronto	Hamilton	39.5			
25	do Loop Line Division	Glencoe	Fort Erie		145		
26	do Kingscourt & Glencoe Link	Kingscourt	Glencoe		20.60		
27	do Sarnia Branch	Komoka	Sarnia	51			
28	do Petrolea Branch	Wyoming	Petrolea	7			
29	do Brantford Branch	Harrisburg	Brantford	8			
30	do Brantford & Norfolk	Brantford	Tilsonburg		35 88		
31	do Wellington, Grey & Bruce	Harrisburg	Southampton	27	102		
32	do do S. Extension	Palmerston	Kincardine		66		
33	do London, Huron & Bruce	Hyde Park Junction	Wingham		69.75		

34	Grank Trunk Railway Great Western Div.	London & Port Stanley	London	Port Stanley	25			
35	do	Welland Railway	Port Colborne	Port Dalhousie	25			
36	Northern Railway, Collingwood Line		Toronto	Meaford	94	21		
37	do	Muskoka Branch	Barrie	Gravenhurst		53		
38	do	Hamilton & Northwestern Main Line	Port Dover	Allandale		135.3		
39	do	do Collingwood Branch	Clarksville	Collingwood		40		
40	do	North Simcoe Junction	Colwell	Penetanguishene		33.34		
41	Northern & Pacific Junction Railway		Gravenhurst	La Vause		111.5		
42	Toronto Belt Line Railway, Easterly Section		Don Station, G.T.R.	Junction with Northern Railway		8.50		
43	do	Western Section	Carleton on G.T.R.	Swansea		4.33		2719 11
44	Canadian Pacific Railway, Main Line		Ottawa	Western Province Boundary	57	1144		
45	do	do	Ottawa	Eastern Province Boundary		66.40		
46	do	Algoma Branch	Sudbury Junction	Sault Ste. Marie		180.25		
47	do	Brockville & Ottawa Railway	Brockville	Carleton Place	46			
48	do	St. Lawrence & Ottawa Ry. and Chaudiere Branch	Prescott	Ottawa	59.5			
49	do	Ontario & Quebec Railway	Toronto Junction	Eastern Province Boundary	12	281 25		
50	do	do Don Branch	Main Line	Toronto		5		
51	do	do Detroit Extension	London	Windsor		112.50		
52	do	Credit Valley Ry., Main Line	Toronto	St. Thomas		119.13		
53	do	do Orangeville Branch	Streetsville	Elora and Orangeville		62.83		
54	do	do Guelph Branch	Campbellville	Guelph		15		
55	do	Toronto, Grey & Bruce, Main Line	Toronto	Owen Sound		122		
56	do	do Teeswater Branch	Orangeville	Teeswater		73		
57	do	do Wingham Branch	Glenannan	Wingham		4.75		
58	do	West Ontario Pacific Railway	Woodstock	London		27		
59	do	Atlantic & North-West Railway	Renfrew	Eganville		19.25		2406.86
60	Michigan Central Railway, formerly Canada Southern Main Line		Windsor	Suspension Bridge		226.8		
61	do	St. Clair Branch	St. Clair Junction	Courtright		62.2		
62	do	Amherstburg Branch	Amherstburg	Essex Centre		15.7		
63	do	Oil Springs do	Oil City Junction	Eddy's		5.2		
64	do	Petrolea do	Petrolea Junction	Petrolea		4.9		
65	do	Leamington & St. Clair Branch	Comber	Leamington		15.9		
66	do	Fort Erie Branch	Welland Junction	Fort Erie		17.4		
67	do	Niagara do	Fort Erie	Niagara	30			378 10
68	Parry Sound Colonization Railway		Scotia	Depot Bay		51.20		
69	Ottawa, Arnprior & Parry Sound Railway		Ottawa	Scotia		212.60		263 80
70	Canada Atlantic Railway		Ottawa	Eastern Province Boundary		68.08		
71	Central Counties Railway		Glen Robertson	Hawkesbury		21		
72	do	do	South Indian	Rockland		17		106.08
73	Cobourg, Peterborough & Marmora Ry., Marmora Line		Cobourg	Harwood	14.5			14.50
74	Kingston & Pembroke Railway		Kingston	Renfrew		103		103.00
75	Prince Edward County Railway		Picton	Trenton and G.T.R.		32.44		32 44
76	Central Ontario Railway		Trenton at G. T. R.	Coe Hill		71		

REVISED STATEMENT.—*Continued.*

No.	Name of railway.	Terminal points.		Completed prior to Confederation	Completed since Confederation	At present under construction.	Total length in operation of each railway or system of railways in miles.
		From.	Prom.	Length in miles.	Length in miles.	Length in miles.	
77	Ontario, Belmont & Northern Railway	Central Ontario Ry.	Belmont Mine		9.57		83.57
78	Erie & Huron Railway	Rondeau	Sarnia		70.47		70.47
79	Napanee, Tamworth & Quebec Railway	Napanee	Tweed		50		
	do do Harrowsmith Branch	Yarker	Harrowsmith		7		57.00
80	Bay of Quinte Railway	Deseronto	Grand Trunk Railway		3.5		3.50
81	Nosbonsing & Nipissing Railway	Lake Nipissing (S. E. Bay)	Lake Nosbonsing		5		5.00
82	Irondale, Bancroft & Ottawa Railway	Kinmount	Bancroft		45	8	45.00
83	Brockville, Westport & Sault Ste. Marie	Brockville	Westport		45		45.00
84	St Catharines & Niagara Central Railway	Niagara Falls	St. Catharines		12.5		12.50
85	Lake Erie & Detroit River Railway	Walkerville	Ridgetown		84		84.00
86	Port Arthur, Duluth & Western Railway	Port Arthur	Gun Flint Lake		85.54		85.54
87	Toronto, Hamilton & Buffalo Railway	Waterford	Brantford		18		
	do do	Brantford	Welland		62.5		80.50
88	Tilsonburg, Lake Erie & Pacific Railway	Tilsonburg	Port Burwell		18.58		18.58
89	Ottawa & New York Railway	Ottawa	Cornwall		55.00		55.00
90	Pembroke Southern Railway	Pembroke	Golden Lake		21.50		21.50
91	Ontario & Rainy River Railway	Stanley on P. A. D. & W. Ry	Western Province Boundary			280	
				1447.50	5243.55	288.00	6691.05

From the details given, it will be seen that construction work has been in progress on five lines of railway during the present year, two of which have not been previously reported upon; the length opened for traffic being 119.09 miles, the portion of the Ottawa, Arnprior and Parry Sound Railway, across Parry Island to Depot Bay, which was practically completed at the close of 1897, being included in this distance.

I have the honor to remain, Sir,

Your obedient servant,

ROBERT McCALLUM,
Engineer Public Works.

STATEMENTS

OF THE

ACCOUNTANT

AND

LAW CLERK.

Department of Public Works,
Toronto, January, 1899.

Hon. Wm. Harty,
Commissioner of Public Works, Ontario.

Sir,—I have the honor to submit the following statements of maintenance and capital expenditure on public buildings and works, and of contracts entered into in connection therewith during the year 1898, being (1) the expenditure on maintenance and repairs account for Government and Departmental Buildings, Institutions and works for the year 1898; (2) the total of capital expenditure for public buildings and works for the year 1898; (3) the total of capital expenditure on public buildings and works from the 1st July, 1867 (Confederation), to the 31st December, 1898; and (4) a statement showing the several contracts and bonds entered into with Her Majesty for the execution of sundry works in connection with the Department during the year 1898.

I have the honor to remain,
Sir,
Your obedient servant,

J. P. EDWARDS,
Accountant and Law Clerk.

STATEMENT No. 1.

Being statement of expenditure on maintenance account for fuel, gas and water, repairs, vault fittings, furniture and furnishings, etc., for the following departmental buildings, institutions and works during 1898.

Name of service.	Amount.
Government House	7,470 24
Old Parliament Buildings	864 94
New Parliament Buildings (including salaries of engineer, firemen, messengers, etc	30,736 52
Attorney General's Department	797 94
Secretary's Department	1,477 14
Department of Agriculture	632 10
Department of Public Works	531 11
New Parliament Buildings, exclusive of departments (furniture and furnishings only)	1,627 58
Educational Department, Normal and Model School Buildings, Toronto	9,006 79
Normal and Model School Buildings, Ottawa	3,841 57
Miscellaneous (salaries of clerk of works, carpenter and plumbers)	3,480 00
School of Practical Science, Toronto	3,735 81
Agricultural College, Guelph	6,639 26
Osgoode Hall, Toronto	7,124 01
Superintendent of Locks and Dams	1,200 00
Lockmasters, bridgetenders and caretakers	3,329 23
Total	$82,494 24

Department of Public Works, Ontario,
Toronto, January, 1899.

J. P. EDWARDS,
Accountant.

STATEMENT No. 2.

Being statement of Expenditure on capital account for the year 1898 only on Public Buildings and Works.

See also Statement No. 3.

Name of Work.	Under the Department of Public Works.	Under Inspectors, etc.	Total for 1898.
	$ c.	$ c.	$ c.
Asylum for Insane, Toronto	1,764 39	2,224 12	3,988 51
" Mimico	3,906 99	2,993 01	6,900 00
" London	3,771 76	4,927 95	8,699 71
" Hamilton	2,207 92	4,428 20	6,636 12
" Kingston	2,800 12	1,798 41	4,598 53
" Brockville	7,156 91	3,199 13	10,356 04
Asylum for Idiots, Orillia		4,100 00	4,100 00
Reformatory for Boys, Penetanguishene		200 00	200 00
Andrew Mercer Reformatory for Females, Toronto		1,022 73	1,022 73
Central Prison, Toronto		14,298 14	14,298 14
Deaf and Dumb Institution, Belleville	269 20	1,349 56	1,618 76
Blind Institution, Brantford	176 00	926 00	1,102 00
Agricultural College, Guelph	8 50	1,687 45	1,695 95
Educational Buildings and Normal and Model Schools, Toronto	2,543 79		2,543 79
Normal and Model Schools, Ottawa	110 00		110 00
New Normal School, London	8,262 36		8,262 36
School of Practical Science, Toronto	3,495 16		3,495 16
Osgoode Hall, Toronto	597 50		597 50
New Parliament Buildings, Toronto	11,249 05		11,249 05
Cobourg Institution	5,025 70		5,025 70
Eastern Dairy School, Kingston	401 10		401 10
Algoma District :—			
Lock-up, Little Current (Grand Manitoulin Island)	27 00		
" Thessalon	38 20		
Court House, Gaol, etc., Sault Ste. Marie	21 00		
			86 20
Thunder Bay District :—			
Lock-up, etc., at Port Arthur	16 75		
" " Fort William	12 50		
			29 25
Muskoka District :			
Lock-up at Huntsville	37 85		
do Bracebridge	1 50		
			39 35
Parry Sound District :			
	72 65		
Lock-up, etc., at Parry Sound			
			72 65
Nipissing District :			
Court room, etc., North Bay	391 19		
Lock-up at Sudbury	29 38		
" Mattawa	183 32		
" Sturgeon Falls	93 85		
			697 74

STATEMENT No. 2.—*Concluded.*

Name of work.	Under the Department of Public Works.	Under Inspectors, etc.	Total for 1898.
	$ c.	$ c.	$ c.
Rainy River District:			
Lock-up, etc., at Rat Portage	294 67		294 67
Georgian Bay Works	391 27		391 27
Shoal Lake and Lake of the Woods Improvements (Ash Rapids)	1,998 25		1,998 25
Bottle Lake Dam and Mississicua Creek Dam	4,068 72		4,068 72
Gull and Burnt Rivers Works	2,968 56		2,968 56
Otonabee River Works	1,704 14		1,704 14
Mary's and Fairy Lakes Works	459 41		459 41
Scugog River Works	200 00		200 00
Mill Creek Improvements	500 00		500 00
Maintenance Locks, Dams, Bridges, etc	4,442 91		4,442 91
Surveys and Inspections, etc	859 92		859 92
High Falls, Slide and Dam, Pigeon River (C.L.D.)		175 36	175 36
Total Public Buildings and Works	72,559 49	43,330 06	115,889 55

J. P. EDWARDS, Accountant,
Public Works Department.

PUBLIC WORKS DEPARTMENT,
TORONTO, January, 1899.

STATEMENT No. 3.

Being statements of expenditure on capital account for 1898, and total of expenditure up to the 31st of December, 1898, on public buildings and works.

Name of work.	Expenditure from 1st July, 1867, to 31st December, 1897.	Expenditure for 1898.	Total of expenditure to 31st December, 1898.
	$ c.	$ c.	$ c.
Government House	183,860 86		183,860 86
Old Parliament and Departmental Buildings	85,285 98		85,285 98
New Parliament Buildings—construction account	1,271,020 08	2,032 52	1,273,052 60
" " equipment, grounds, roads, pavements, plant house, etc	217,751 90	9,216 53	226,968 43
Asylum for Insane, Toronto	356,647 99	3,988 51	360,636 50
" " Mimico	587,683 21	6,900 00	594,583 21
" " Brockville	449,206 84	10,356 04	459,562 88
" " London	894,927 10	8,699 71	903,626 81
" " Hamilton	873,396 04	6,636 12	880,032 16
" " Kingston	439,215 13	4,598 53	443,813 66
" " Kingston (branch)	9,422 82		9,422 82
Asylum for Idiots, Orillia	518,018 02	4,100 00	522,118 02
Institution for Deaf and Dumb, Belleville	311,406 16	1,618 76	313,024 92
Institution for Blind, Brantford	267,247 66	1,102 00	268,349 66
Reformatory for Boys, Penetanguishene	176,568 91	200 00	176,768 91
Agricultural College, Guelph	474,074 15	1,695 95	475,770 10
Central Prison, Toronto	855,149 29	14,298 14	869,447 43
School of Practical Science (old building)	59,100 26		59,100 26
" " (new " and addition).	222,011 04	3,495 16	225,506 20
Andrew Mercer Reformatory for Females, Toronto	216,377 67	1,022 73	217,400 40
Osgoode Hall, Toronto	141,133 42	597 50	141,730 92
Agricultural Hall, Toronto	324 00		324 00
Education Department and Normal and Model Schools, Toronto	174,266 81	2,543 79	176,810 60
Normal and Model Schools, Ottawa	214,265 18	110 00	214,375 18
Normal School, London		8,262 36	8,262 36
Cobourg Institution	5,000 00	5,025 70	10,025 70
Dairy School, Strathroy	14,583 71		14,583 71
" Kingston	7,399 51	401 10	7,800 61
School of Mining, Kingston	4,070 00		4,070 00
Government Farm, Mimico	51,616 34		51,616 34
Pioneer Dairy Farm, Algoma	5,178 43		5,178 43
Brock's Monument, Queenston Heights	4,605 31		4,605 31
Niagara River fence	8,025 43		8,025 43
Algoma District:			
Court House, Gaol and Registrary Office, etc., Sault Ste. Marie	23,463 85	21 00	23,484 85
Grand Manitoulin Island, three look-ups (Gore Bay, Little Current and Manitowaning)	17,048 37	27 00	17,070 37
Lock-up at Killarney	1,292 97		1,292 97
" Bruce Mines	3,117 48		3,117 48
" Webbwood	1,634 24		1,634 24
" Thessalon	1,183 79	38 20	1,221 99
" Massie	702 74		702 74
Thunder Bay District:			
Registry Office and Lock-up, addition to Court House and Gaol, etc., Port Arthur	38,769 82	16 75	38,786 57
Lock-up at Fort William	8,669 10	12 50	8,681 60
Lock-up at Silver Islet, Lake Superior	2,304 79		2,304 79
Muskoka District:			
Immigration sheds at Gravenhurst	355 00		355 00
Registry Office and Lock-up, Bracebridge	14,216 59	1 50	14,218 09
Lock-up and Court Room, Huntsville	8,132 87	37 85	8,170 72
Lock-up, etc, Baysville	300 00		300 00

STATEMENT No. 3.—*Continued.*

Name of work.	Expenditure from 1st July, 1867, to 31st December, 1897.	Expenditure for 1898.	Total of expenditure to 31st December, 1898.
	c.	$ c.	$ c.
Parry Sound District:			
Registry Office, Lock-up, etc., Parry Sound	18,008 26	72 65	18,080 91
Lock-up at Magnetawan	645 56		645 56
" and Court Room at Burk's Falls	6,377 03		6,377 03
" Frence River	1,194 12		1,194 12
" Dunchurch	609 00		609 00
" Emsdale	300 00		300 00
Nipissing District:			
Lock-up at Mattawa	13,132 85	183 32	13,316 17
Court Room and Registry Office at North Bay	26,185 22	391 19	26,576 41
Lock-up at Sudbury	12,028 15	29 38	12,057 53
" Sturgeon Falls	1,636 49	93 85	1,730 34
Rainy River District:			
Lock-up, Court Room and Gaoler's residence, New Registry Office, etc., at Rat Portage	32,208 37	294 67	32,503 04
Lock-up at Fort Francis	2,156 15		2,156 15
County of Haliburton—Registry Office, Minden	5,918 42		5,918 42
Young's Point Lock	31,192 72		31,192 72
Balsam and Cameron Lakes Lock	23,959 02		23,959 02
Mary's and Fairy Lakes Lock and Works	68,539 71	459 41	68,999 12
Magnetawan Works—Lock, dam and river improvements, and dam and slide at Deer Lake	63,668 25		63,668 25
High Falls, Pigeon River, slide, dam, etc. (by C. L. D.)	8,830 35	175 36	9,005 71
Georgian Bay Works	6,551 53	391 27	6,942 80
Landing pier at Port Elgin	2,750 00		2,750 00
" " Southampton	2,022 63		2,022 63
Muskoka Lakes Works	21,125 46		21,125 46
" lock and bridges at Port Carling	44,211 96		44,211 96
" cut and bridges at Port Sandfield	16,842 86		16,842 86
" Muskoka Falls, works and bridges at Bala	7,223 96		7,223 96
Nipissing Lake Works	9,182 17		9,182 17
Couchiching Lake Works	427 84		427 84
Mud Lake Works (township of Dalton)	1,502 32		1,502 32
Kushog Lake Dam	300 00		300 00
Mississicua Lake Dam	4,989 84		4,989 84
Bottle Lake Dam and Mississicua Creek Dam		4,068 72	4,068 72
Shoal Lake and Lake of the Woods Improvements (Ash Rapids)		1,998 25	1,998 25
Mill Creek Improvement (Co. Prescott)		500 00	500 00
Lake of Bays—dredging mouth of river at outlet of	581 82		581 82
Peninsula Creek Improvements	32,739 19		32,739 19
Stony Creek Works (Township of Ops)	828 25		828 25
Union Creek Improvements	648 63		648 63
Scugog Lake Works—dredging at Port Perry	977 53		977 53
Lake Scugog Flats road	1,500 00		1,500 00
Cobb's Lake outlet	1,102 08		1,102 08
Gull and Burnt Rivers Works	89,432 93	2,968 56	92,401 49
Muskoka River "	42,670 53		42,670 53
Sydenham River "	2,156 26		2,156 26
Nottawasaga "	5,915 09		5,915 09
Kaministiquia "	22,865 02		22,865 02
Scugog " (including Lindsay lock and swing bridges)	96,056 82	200 00	96,256 82
Pigeon River Works (County Victoria)	4,993 62		4,999 62
Otonabee "	7,266 66	1,704 14	8,970 80
Balsam "	16,585 11		16,585 11
Wye "	5,176 98		5,176 98
Squaw "	818 17		818 17
Madawaska River—swing bridge at Combermere	971 50		971 50
Nation River Works	13,877 23		13,877 23
Nation River bridge	2,000 00		2,000 00
Nation River dredge (contribution)	4,000 00		4,000 00
Beaudette River Works (to aid in dredging, etc.)	3,000 00		3,000 00

STATEMENT No. 3.—*Concluded.*

Name of work.	Expenditure from 1st July, 1867, to 31st December, 1897.	Expenditure for 1898.	Total expenditure to 31st December, 1898.
	$ c.	$ c.	$ c.
Mississippi River Improvements (below Carleton Place)	4,730 71	.....	4,730 71
Head River Improvements (Townships of Laxton and Carden)	976 82	.....	976 82
Moira River Improvements (Township of Thurlow)	2,135 22	.....	2,135 22
Muskrat River Works	893 76	.....	893 76
Otonabee River bridge	2,500 00	.....	2,500 00
Trent River bridge	2,000 00	.....	2,000 00
Washago and Gravenhurst road	32,792 12	.....	32,792 12
Washago wharf	489 22	.....	489 22
Portage du Fort bridge, Ottawa River	5,747 99	.....	5,747 99
Des Joachims Rapids—bridges and approaches	5,937 72	.....	5,937 72
Surveys, inspections, arbitrations and awards, etc.	45,772 81	859 92	46,632 73
Maintenance of locks, dams, slides, bridges, etc.	133,946 19	4,442 91	138,389 10
Roads in Township of Ryerson	7,295 06	.....	7,295 06
Clearing and log houses on free grant lands (settler's homestead fund)	16,780 75	.....	16,780 75
Aldborough Drainage Works	7,199 02	.....	
Brooke "	34,747 73	.....	
Delaware "	5,740 93	.....	
Dunwich "	10,105 86	.....	
Ekfrid, Caradoc and Metcalfe Drainage Works	13,667 66	.....	
Grey Drainage Works	8,175 47	.....	
Moore "	17,091 58	.....	
Mosa "	12,714 75	.....	
Nissouri, West, Drainage Works	8,178 50	.....	
Raleigh Drainage Works	33,009 64	.....	366,581 44
Russell "	11,543 77	.....	
Sarnia "	40,540 55	.....	
Sombra "	53,169 04	.....	
Tilbury, East, "	35,297 62	.....	
Tilbury, West, "	31,577 06	.....	
Williams, East, "	2,221 75	.....	
Surveys and drainage of swamp lands (Provincial account)	36,600 51	.....	
Totals	10,638,525 33	115,889 55	10,754,414 88

J. P. EDWARDS, Accountant,
Public Works Department,

PUBLIC WORKS DEPARTMENT,
TORONTO, January, 1899.

STATEMENT No. 4.

Being Statement of Contracts, Bonds, etc., entered into with Her Majesty in 1898.

Date.	Service.	Subject of Contract.	Contractor.	Sureties.	Description of Contract.	Amount.
						$ c.
Jan. 7....	New Parliament and Departmental Buildings, Toronto.	Removal of snow and ice, and keeping free from same the roofs, gutters, conductor pipes, etc., for the season 1898-1899.	John J. Power, of the City of Toronto.	None	....	112 00
June 9 ...	Government House, Parliament and Departmental buildings, education department, School of Science and Osgoode Hall, Toronto.	Supply of grate, egg, stove and nut size hard coal; hard and pine wood and soft wood charcoal for season 1898-1899.	William McGill & Co., of the City of Toronto.	Samuel Crane and John Colgan, both of the City of Toronto.	Grate, egg, stove and nut size hard coal, per ton..... Hard wood, per cord..... Pine " " ..... Soft wood charcoal, per bbl..	3 65 3 95 2 60 50
June 9 ...	Government House, parliament and departmental buildings, education department and Osgoode Hall, Toronto.	Supply of Lackawanna pea coal and Pittsburg soft coal for season 1898-1899.	The Elias Rogers Company, Limited, of the City of Toronto.	Elias Rogers and Albert E. Stovel, both of the City of Toronto.	Pea coal, per ton..... ..... Soft "	2 97 3 18
June 9 ...	Normal and Model Schools, Ottawa.	Supply of standard Lackawanna egg hard coal for season 1898-1899.	C. C. Ray & Co., of the City of Ottawa.	James M. Hurcomb and Frank Brook, both of the City of Ottawa.	Hard coal, egg size, per ton	4 75
June 11 ..	Normal and Model Schools, Ottawa.	Supply of hard and pine wood for the season of 1898-1899.	John Heney & Son, of the City of Ottawa.	Thomas L. Gallagher and William G. Black, both of the City of Ottawa.	Hard wood, per cord..... Pine "	3 45 1 50

June 20 ..	Education department and Normal and Model Schools, Toronto.	Construction of the granolithic walks on the grounds.	Alfred Gardiner & Co, of the City of Toronto.	George Clay, of the City of Toronto.	Per superficia foot	20
June 23 ..	Asylum for the Insane, Hamilton.	Supply and setting up in place of a horizontal boiler at the pumping station, Queen street (with a five years guarantee).	The Waterous Engine Works Company, Limited, of the City of Brantford.	None	.....	443 00
June 25 ..	Asylum for the Insane, Toronto.	Supply and setting up in place of a horizontal multitubular boiler in connection with the Gagenstrom bathing apparatus (with a five years guarantee.	Raney, Selby & Co., of the City of Kingston.	None	.....	565 00
July 7 ...	Asylum for the Insane, London.	Reconstruction of flooring in corridor and ground and first floors in both wings of the north building.	John Purdom, of the City of London.	Thomas H. Purdom and Alexander Purdom, both of London.	Per square	7 00
July 11 ..	Normal and Model Schools, Toronto.	Slating and galvanized iron work on roofs of wings (with a five years guarantee to keep in perfect repair.	George Ringham, of the City of Toronto.	None	.....	310 00
July 21 ..	Magnetawan works	Supply of pine timber for booms above the lock at Magnetawan.	James Rae, of Ah-Mic Harbour, in the Township of Croft, Parry Sound District.	None	.....	160 00
July 22 ..	Gull and Burnt Rivers works.	Supply of timber for dam at outlet of Gull lake.	Thomas J. Stephens, of the Village of Norland, County of Victoria.	None	Hemlock plank, per thousand feet, board measure	7 00
					Hemlock timber, per thousand feet, board measure	9 00
					Pine timber, per thousand feet, board measure	10 00
					Birch or maple timber, per thousand ft., board measure	12 00
					Oak timber, per thousand feet, board measure	20 00

STATEMENT No. 4.—*Continued.*

Date.	Service.	Subject of Contract.	Contractor.	Sureties.	Description of Contract.	Amount
						c.
July 25 ..	Asylum for the Insane, London.	Construction of metallic ceilings throughout corridors of basement, ground and first floors of both wings of the north building.	Samuel Stevely & Son, of the City of London.	None	.....	1,047 00
Aug. 1...	Eastern Dairy School, Kingston.	Construction of an addition for water closets and coal bins.	John C. Mitchell, of the City of Kingston.	None	.....	338 00
Aug. 16 .	Asylum for the Insane, Brockville.	Construction of an addition to the carpenter's shop.	James Nichol, of the Town of Brockville.	Henry Tackaberry and Henry Muldoon, both of the Town of Brockville.	.....	602 00
Aug. 16..	Asylum for the Insane, Brockville.	Erection of a root house in connection with the stable buildings.	James Nicol, of the Town of Brockville.	Henry Tackaberry and Henry Muldoon, both of the Town of Brockville.	.....	783 00
Aug. 30..	Eastern Dairy School, School, Kingston.	The construction of plumbing and steam heating works in the addition.	Elliott Bros., of the City of Kingston.	None	.....	139 50
Sept. 21..	Otonabee River works ..	Supply of hemlock timber and planking for cribwork along canal above the lock.	Cornelius Young of the Village of Young's Point, County of Peterborough.	William J. Young and Patrick P. Young, of the Village of Young's Point.	Hemlock timber and planking, per thousand feet, board measure.....	10 00
					Pine planking, per thousand feet, board measure.....	15 00

Nov. 3..	New Normal School building, London.	Excavating, masonry, brick, carpentry, iron, plastering, galvanized iron. slating and painting and glazing works, etc.	John Purdom, of the City of London.	Thomas H. Purdom and Alexander Purdom, both of the City of London.	.....	52,125 00

PUBLIC WORKS DEPARTMENT,
TORONTO, January, 1899.

J. P. EDWARDS, Law Clerk,
PUBLIC WORKS DEPARTMENT.

DETAILED REPORT

OF THE

INSPECTOR OF INSURANCE

AND

REGISTRAR OF FRIENDLY SOCIETIES

1898

PRINTED BY ORDER OF

THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:

WARWICK BRO'S & RUTTER, Printers and Bookbinders, 68 and 70 Front Street West.

1898.

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PARLIAMENT BUILDINGS, TORONTO, 1st November, 1898.

To the Honourable COLONEL GIBSON, Q.C., M.P.P., *&c.*,

Commissioner of Crown Lands,
Toronto.

SIR,—I have the honor to submit the accompanying reports respecting the various organizations organized to undertake contracts of insurance, indemnity or guarantee in the Province of Ontario. Of these organizations the Ontario Insurance Act (R. S. O. 1897, c. 203) distinguishes three great Divisions :

A. Registered Dominion Licensees : being Insurance Corporations, Companies or Underwriters, operating under the Insurance Act of Canada and registered by the Province of Ontario, for the transaction of insurance in the Province.

B. Provincial Licensees : being Insurance Companies licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

C. Registered Friendly Societies : being Societies registered by the Province of Ontario, for the transaction of insurance therein.

Of these Divisions the Companies comprised in Division B (Provincial Licensees) are alone inspected by the Province, and are here reported on in the usual form and with the usual financial details pursuant to the provisions of the Ontario Insurance Act.

The report upon Division A (Dominion Licensees) made on the 26th January, 1893, described fully their mode and place of incorporation ; their statutory powers, duties, rights and obligations ; their internal organization ; the relation of the members *inter se;* the liabilities of the members to the creditors of the Company ; the kind or kinds of insurance for which the Company is registered in Ontario ; and the extent to which assets of the Company have been deposited in various countries as special security for the policy holders of those several countries. In the present report, except in cases of new licenses, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status, the nature and extent of such changes are indicated.

All of the Companies in Division A, except Ocean Marine Companies, make financial statements annually to the Dominion of Canada ; and those statements as revised by the Dominion Superintendent can be found in the Superintendent's Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean Marine Companies.

The report upon Division C (Friendly Societies) made on the 26th of January, 1893, related to their mode and place of incorporation ; the statutes and instruments under which the Societies were constituted, and those by which they are now governed ; the kind of insurance or insurance benefits undertaken ; that report also showed, *inter alia*, whether or not the certificate holders generally are secured by a reserve fund ; and, if a reserve fund is maintained, whether any of this reserve is held in Ontario, if any, how much, how invested, and by whom held and controlled.

The present report on Division C consists of abstracts of the Annual Statement for the year ending 31st December, 1897, made by the Friendly Societies to the Insurance Department of Ontario, under section 96 of the Ontario Insurance Act, R.S.O. 1897.

In order to prevent unnecessary delay in publication, the three Divisions have been placed simultaneously in the printer's hands—the pages of the several Divisions being distinguished by the Division letter prefixed. Division indexes have been inserted at the end of the volume. These indexes show the Companies and Societies standing registered at dates therein mentioned.

I have the honor to be,

Sir,

Your obedient servant,

J. HOWARD HUNTER,

Inspector of Insurance and

Registrar of Friendly Societies.

DIVISION A.

REGISTERED DOMINION LICENSEES; BEING INSURANCE CORPORATIONS, COMPANIES OR UNDERWRITERS OPERATING UNDER THE INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

DIVISION A.—REGISTERED DOMINION LICENSEES, BEING INSURANCE CORPORATIONS, COMPANIES OR UNDERWRITERS OPERATING UNDER THE INSURANCE ACT OF CANADA AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

NOTE.—The report upon Division A (Dominion Licensees), made on the 26th January, 1893, described fully their mode and place of incorporation; their statutory powers, duties, rights and obligations; their internal organization; the relation of the members *inter se;* the liabilities of the members to creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policy holders of those several countries. In the present report, except in the case of new licensees, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status, the nature and extent of such change are indicated.

All the Companies in Division A, except Ocean-Marine Companies, make financial statements annually to the Dominion of Canada; and those statements as revised by the Dominion Superintendent can be found in the Superintendent's Annual Report. The balance sheets therefore printed here under Division A are limited to those of Ocean-Marine Companies.

The deposits of Companies in this Division have been revised up to 23rd July, 1898.

DIVISION A.

ALLIANCE ASSURANCE COMPANY.

Register No. 1057. Certificate of Registry No. 577.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Alliance Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 49 and 50 Vict. (1886), chap. 74 (Imp.); The Alliance Assurance Company's Act, 1886.

3. *The members are related* as shareholders in a joint stock company with a capital of five million pounds, divided into 250,000 shares, each of the nominal amount of £20, on each of which the sum of £2 4s. is deemed to have been paid. The contracts of the Company contain a clause limiting the liabilities of the shareholders to the amount remaining unpaid on his or her share or shares.

NOTE.—The clause above referred to is as follows: "Provided always that no member of the Company shall be liable for more than the unpaid portion of his share or shares in the capital of the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $311,142, held by the Receiver-General of Canada.

CANADA LIFE ASSURANCE COMPANY.

Register No. 1028. Certificate of Registry, No. 547.

1. Head Office, Hamilton, Ontario. President and Managing Director, A. G. Ramsay. Suits by or against the Company may be brought in the name of The Canada Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Canada, 12 Vict., chap. 168, an Act to incorporate the Canada Life Assurance Company; Dominion of Canada, 42 Vict., chap. 71, an Act to amend the Act incorporating The Canada Life Assurance Company, 56 Vict., chap. 76; R. S. C., 1886, chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $54,900, held by the Government of Canada.

Recent legislation respecting the Canada Life Assurance Company was published in the report of 1893.

ÆTNA LIFE INSURANCE COMPANY.

Register No. 1079. Certificate of Registry No. 599.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, William H. Orr, Toronto. Suits by or against the Company may be brought in the name of the Ætna Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Connecticut, 1878, an Act to amend the charter of the Ætna Life Insurance Company of Hartford; State of Connecticut, 1882, amending the charter of the Ætna Life Insurance Company; State of Connecticut, 1883, amending the charter of the Ætna Life Insurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is $1,250,000.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5 *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Those marked A are applicable solely to policies existing 31st March, 1879; those marked B to policies issued subsequently; $531.833 Province of Quebec Debentures; $149.893 Province of Manitoba Debentures; $66,000 Province of New Brunswick Bonds; $100,000 Prince Edward Island Bonds; $60,000 Montreal Harbour Bonds; $2,452,046 Municipal Debentures and $605,000 U. S. Registered Bonds. Total $3 964 772. Accepted value $3,699,327, being $100,000 (A), and $3 599 327 (B).

THE STANDARD LIFE ASSURANCE COMPANY.

Register No. 1106. Certificate of Registry No. 627.

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1 Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Charles Hunter, Toronto. Suits by or against the Company may be brought in the name of the Manager for the time being, or in the name of any three of the Directors for the time being of the said Company.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom of Great Britain and Ireland, 2 Will. IV., chap. 81, Standard Life Assurance Company's Act, 1832; 8 and 9 Vict., chap 75, Standard Life Assurance Company's Act, 1845, 22 and 23 Vict., chap. 37, Standard Life Assurance Company's Act, 1859; 44 Vict, chap. 26, Standard Life Assurance Company's Act, 1881; 54 Vict., chap. 6, Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict, chap. 120 an Act to authorize the Standard Life Assurance Company to sue and be sued, and to acquire and hold real estate under the name of The Standard Life Assurance Company. Province of Ontario, 56 Vict., chap. 106. R S O, chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of £500,000, divided into 10,000 shares of £50 each, of which £12 has been paid. The paid-up capital is thus £120,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being £38 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special securities for the policy holders therein as follows: Deposit accepted at the value of $2,933,801.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Register No. 1044. Certificate of Registry No. 563.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Richard Wickens, Toronto. Suits by or against the Company may be brought in the name of the Commercial Union Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following:—Public General Acts of the United Kingdom; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 27 Vict., chap. 19, The Companies' Seal Act, 1864; 30 and 31 Vict., chap. 131 The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act, 1870; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 10, The Companies Act, 1880; 46 and 47 Vict., chap. 25, The Companies' Act, 1883; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registers) Act, 1883; 49 Vict., chap. 33, The Companies' Act, 1886; 53 and 54 Vict, chap. 92, The Companies' (Memorandum of Association) Act, 1890, 53 and 54 Vict., chap. 63, The Companies Winding Up Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, the share capital of which consists of 50,000 shares of £50 each, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire, Ocean, Inland Marine and Life Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $107,067 Cape of Good Hope 4 per cent. Stock (Life A); $29,200 Canada 4 per cent. Stock; $15,573 Canada 3 per cent. Stock (Life B); $130,913 Canada Stock; $73,000 Queensland Bonds, $48,667 British Consolidated Stock, £6,000 Ceylon Government Stock, and £12,000 Swedish Government 3½ per cent. Bonds (Fire).

CONFEDERATION LIFE ASSOCIATION.

Register No. 1026. Certificate of Registry No. 545.

1. Head Office, Toronto, Ontario. Managing Director, John Kay Macdonald. Suits by or against the Company may be brought in the name of the Confederation Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are as follows: Canada, 34 Vict., 1871, chap. 54, an Act to incorporate the Confederation Life Association; 37 Vict., 1874, chap. 58, an Act to amend the Act incorporating the Confederation Life Association; 42 Vict., 1879, chap 72, an Act to amend the Act of incorporation of the Confederation Life Association; 53 Vict, 1890, chap. 45, an Act relating to the Confederation Life Association.

3 *Members, how related.*—Certain of the members are related as shareholders in an incorporated joint stock company. The amount of the authorized capital stock, of which the full amount has been subscribed, is $1,000,000 divided into 10,000 shares of $100 each. Ten per cent, $100,000, has been paid up. (The capital stock was originally $500,000 and increased to $1,000,000 under authority of charter). The liability of those members who are shareholders is limited to the amount of the subscribed capital stock. The Association being incorporated on the stock and mutual plan combined, certain of the members are related as policy holders and are entitled along with the shareholders to vote and take part in the proceedings at all general and special meetings of the Association, and they participate (in the mutual branch of the Company's business) in the distribution of surplus or profits earned to the extent of not less than ninety per cent.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $76,050, held by the Dominion Government.

ROYAL INSURANCE COMPANY.

Register No. 1069. Certificate of Registry No 589.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, John Kay, Toronto. Suits by or against the Company may be brought in the name of the Royal Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; United Kingdom, 54 and 55 Vict., chap 81, an Act to define and extend the objects of The Royal Insurance Company, to provide for the transfer to that Company of the business of The Queen Insurance Company and for other purposes.

3 *The members are related* as shareholders in an incorporated stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $689,533, held by Glynn, Mills & Co, London, and Receiver-General, Canada, for Canadian Government.

WESTERN ASSURANCE COMPANY.

Register No. 1035 Certificate of Registry No. 554.

1. Head Office, Toronto, Ontario; J J. Kenny, Managing Director. Suits by or against the Company may be brought in the name of the Western Assurance Company

2. *The members of the Company are all related* to each other as shareholders of a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire and Inland Marine Insurance.

4. *Deposited assets.*—Assets of the Company are deposited in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $51,930 held by the Receiver-General of Canada.

THE NORTHERN ASSURANCE COMPANY.

Register No. 1096. Certificate of Registry No. 617.

1. Head Offices, London, England, and Aberdeen, Scotland. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of the Northern Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Acts of the Parliament of the United Kingdom of Great Britain and Ireland, 1865, chap. 123, The Northern Assurance Act, 1865; 1874, 37 Vict., chap. 9, The Northern Assurance Act, 1874; 1889, 52 and 53 Vict., chap. 35, Northern Assurance Act, 1889.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is unlimited, but each contract of assurance contains a clause limiting the liability of shareholders in respect of same to the amount remaining unpaid upon the shares held by them.

NOTE.—The clause referred to is as follows: "Provided always, and it is hereby agreed that the capital stock and funds of the Company shall alone be liable to answer and make good all demands under or by virtue of this policy, and that no shareholder or member of the Company shall be liable to any such demands, nor be in any wise charged or chargeable by reason of this policy beyond the amount unpaid on his or her share or shares in the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $200,555, held by the Receiver-General of Canada.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Register No. 1085. Certificate of Registry No. 605.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Joseph B Reed, Toronto. Suits may be brought by or against the Company in the name of the Chairman, Deputy Chairman or any of the directors of the said Company, or the Company itself.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 6 and 7, William IV., chap 119, 14th July, 1836, an Act to enable the Liverpool Fire and Life Insurance Company to sue and be sued in the name of the Chairman, Deputy Chairman or any one of the Directors of the said Company, and for other purposes; 10 and 11 Vict., chap. 268, 22nd July, 1847, an Act to change the name of the Liverpool Fire and Life Insurance Company, and for other purposes; 27 and 28 Vict., chap 116, 23rd June, 1864, an Act to confirm an agreement for the amalgamation of the Globe Insurance Company with the Liverpool and London Fire and Life Insurance Company, and to alter the name of the last mentioned Company, and for other purposes; 52 and 53 Vict, chap. 150, 12th August, 1890, an Act for extending and amending the Acts relating to the Liverpool and London and Globe Insurance Company, and for other purposes.

3. *The members are related* as stockholders in an incorporated joint stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire and Life Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $438,798.

THE LANCASHIRE INSURANCE COMPANY.

Register No. 1031. Certificate of Registry No. 550.

1. Head Office, Manchester, England. Chief Agent and Attorney for Ontario, James G. Thompson, Toronto. Suits by or against the Company may be brought in the name of the Lancashire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared defined, limited or governed are the following: Great Britain, Act of 1862, 26 and 27 Vict., chap. 89. The Companies' Act, 1862. Deed of Settlement, with amendments brought up to 7th July, 1898.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $211,800, held by Receiver-General of the Dominion Government at Ottawa.

PHŒNIX ASSURANCE COMPANY OF LONDON.

Register No. 1070. Certificate of Registry No. 590.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, George H. Gillespie, Hamilton, Ontario. Suits by or against the Company may be brought in the name of the Secretary or any member of the Company.

2. *The members are related* as shareholders in an unincorporated joint stock company, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is not limited. The special conditions are as follows: That the proprietors of shares for the time being shall be interested in the capital and profits of the Company, and shall bear all losses attending the carrying on of the business of the Company in proportion and according to the number of shares they shall from time to time respectively hold in the Company.

3. The Company is now authorized, by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $245,443.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Registry No. 1078. Certificate of Registry No. 598.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Legislature of Great Britain, 7 and 8 Vict., chap. 110, an Act for Registration, Incorporation and Regulation of Joint Stock Companies; 25 and 26 Vict, chap. 89, The Companies' Act, 1862; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 134, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26. The Companies' Act, 1877; 42 and 43 Vict, chap 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payments in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' Memorandum of Association Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding-up Act, 1890; 53 and 54 Vict., chap 64, The Directors' Liability Act, 1890.

3 *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares respectively held by such members.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date 31st March, 1898, and expiring on the 31st March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $136,266, held by Receiver-General.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Register No. 1087. Certificate of Registry No. 607.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Thomas Merritt, Toronto. Suits by or against the Company may be brought in the name of The Mutual Life Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, or governed, are the following: State of New York, 1842, chap 246, an Act to incorporate the Mutual Life Insurance Company of New York; State of New York, 1851, chap. 60, an Act to amend the Act entitled an Act to incorporate The Mutual Life Insurance Company of New York, passed April 12, 1842; State of New York, 1862, chap. 131, an Act in relation to the dividends of The Mutual Life Insurance Company of New York.

3, *The members are related* mutually. There is no share capital and no personal liability of the assured, who constitute the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets* —Assets of the Company are deposited and held in Canada as security for the policy holders therein as follows: Deposit accepted at the value of $2,215,300, held by the Receiver-General at Ottawa. Also $1,425,000 in hands of Canadian Trustees under the Insurance Act.

THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 1098 Certificate of Registry, No. 619.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George H. Muntz, Toronto Suits by or against the Company may be brought in the name of The Queen Insurance Company of America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1853, chap. 466, an Act entitled an Act to provide for the incorporation of Insurance Companies and Acts supplementary thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of shareholders is limited to amount of capital stock held by them respectively, and said capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5 *Deposited assets* —Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows :—$100,000 U S. bonds, $60,000 City of Halifax 5 p c. stock, $48,667 New Zealand 4 p. c. stock, $24,333.33 Province of Quebec bonds, and $29,200 Province of Manitoba 5 p. c. debentures ; total, $262,200. (Accepted at $256,200.)

UNION ASSURANCE SOCIETY.

Register No. 1081. Certificate of Registry, No. 601.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, Edgar A. Badanach, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Secretary for the time being.

2. *The legislative enactments* by which the duties, rights and obligations of the Company are now declared, defined or governed are as follows: 1815, 55 Geo. III., chap 46, an Act to enable the Union Society for effecting insurance from Fire, and the Union Life Office for effecting insurance on lives and survivorships and for granting and purchasing annuities, to sue and be sued in the name of the Chairman or Secretary for the time being. 1892, 55 and 56 Vict., (Imp.) Union Assurance Society's Act, 1892, which is to be read with the new rules and regulations confirmed by the shareholders on the 2nd December, 1892, and enrolled on the 23rd December, 1892, in the Central Office of the Supreme Court of Judicature, London, England. A copy of these rules and regulations has been filed in the Department of Insurance for Ontario.

3. The present collective name of the Company is the Union Assurance Society.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The capital of the Society is £450,000, of which £300,000 has been subscribed and £150,000 added from profit,—such capital being divided into 45,000 share each of the nominal amount of £10 on each, of which 13*s* 4*d* has been paid, and £3 6*s*. 8*d*. added from profits. (*Rules and Regulations* December 24, 1892, p 6)

6. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

7. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: £25,000 N. S. Wales stock ; £5,000 Victoria Government stock, and $104,667 municipal securities.

QUEBEC FIRE ASSURANCE COMPANY.

Register No. 1090. Certificate of Registry No. 610.

1. Head Office, Quebec City, Province of Quebec. Chief Agent and Attorney for Ontario, George J. Pike, Toronto.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Province of Lower Canada, 16 Geo. IV., chap. 11 (An Act to incorporate the Quebec Fire Assurance Company); Dominion of Canada, 46 Vict., chap. 83, 1883, An Act to further reduce the capital stock of the Quebec Fire Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $56,200, held by Insurance Branch, Finance Department, Ottawa.

FEDERAL LIFE ASSURANCE COMPANY OF CANADA.*

Register No. 1108. Certificate of Registry No. 629.

1. Head Office, Hamilton, Ontario; David Dexter, Managing Director. Suits by or against the Company may be brought in the name of The Federal Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 38 Vict., chap. 68, 1884, an Act to incorporate The Industrial and Commercial Life Assurance Company of Canada; Ontario, 39 Vict., chap. 1, s. 7, 1875, an Act to amend and repeal certain enactments of the last session of the Legislature; R. S. O. 1886, chap. 124, the Insurance Act; Statutes of Canada, 1898, An Act respecting the Federal Life Assurance Company of Ontario and to change its name.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposits accepted at the value of $50,226.

*Formerly "of Ontario." See private Act of 1898 (D).

THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY (LIMITED) OF LONDON, ENGLAND.

Register No. 1073. Certificate of Registry No. 593.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Company, which (as mentioned below), became on the 25th May, 1893, incorporated as a Company limited by shares.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 13 and 14 Vict., 1850, chap. 25, an Act for the better enabling the Guardian Fire and Life Assurance Company to sue and be sued, and to alter certain provisions of their Deed of Settlement, and to give other powers to the Company; 29 and 30 Vict., 1866, chap. 225, an Act to enable The Guardian Fire and Life Assurance Company to reduce the amount of their paid up subscription capital stock, and to alter certain provisions of their Deed of Settlement and to amend The Guardian Assurance Company's Act, 1850, and to give further powers to the Company and Directors thereof; 33 and 34 Vict., 1870, chap. 61, The Life Assurance Companies' Act, and The Guardian Assurance Company's Act, 1893. More particularly referred to below.

3. *The members, prior to the 25th of May, 1893, were related* as shareholders in an unincorporated joint stock company, and the liability of the members was unlimited, except so far as their liability was limited by the 51st article of the Deeds of Settlement, which required that all policies and instruments of assurance to be granted by the Company should contain a proviso limiting the liability of the shareholders in the Company, to the amount of their respective shares in the capital stock and funds of the Company, and by the 109th article of the same deed which required that all deeds and contracts entered into by the Directors and other officers of the Company should contain a like proviso, and by the proviso to the effect aforesaid, which by the practice of the Company was actually inserted in all the policies of assurance issued by the Company. The Company was advised that by the laws of the United Kingdom the effect of the said articles and proviso when so inserted was to restrict the liability of the shareholders to the amount remaining unpaid upon the shares held by them, so far as regarded their liability to the persons assured by or claiming under any such policy, instrument, deed or contract containing such proviso.

By the Guardian Assurance Company's Act, 1893 (Imp.) which received the Royal Assent April 29th, 1893, the Company was empowered to register under the Companies' Act, 1862 to 1890, as a limited liability Company, and this was done on the 25th of May, 1893. Section 9 of the Act of 1893 provides: "Nothing in this Act shall operate to prejudice or effect the rights of the existing policy holders of the Company." Copies of the Act of 1893, of the Memorandum of Association, 1893, and of the Certificate of Incorporation are filed in the Department of Insurance for Ontario.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $240,900, held by the Receiver-General in Canada.

THE GUARANTEE COMPANY OF NORTH AMERICA.

Register No. 1049. Certificate of Registry No. 568.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Guarantee Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: Province of Canada, 14 and 15 Vict., chap 36, 1851, an Act to incorporate The Canada Guarantee Company. Dominion of Canada, 36 Vict., chap. 22, 1873, an Act to amend the Act incorporating The Canada Guarantee Company. Canada, 43 Vict, chap. 71, 1880, an Act further to amend the Act therein cited, incorporating The Canada Guarantee Company Canada, 44 Vict, chap 57, 1881, an Act further to amend the Act incorporating The Canada Guarantee Company, and to change the name of the said Company to The Guarantee Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st March, 1898, and expiring the 31st day of March, 1899, to transact Guarantee Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders respectively therein as follows: Deposit accepted at the value of $53,800, held by Receiver-General of Canada.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Register No. 1095. Certificate of Registry No. 615.

1. Head Office, Toronto; William McCabe, Managing Director. Suits by or against the Company may be brought in the name of The North American Life Assurance Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated under Dominion Act, 42 Vict, chap. 73; see also 60-1 V. c. 79 (D), respecting guarantee fund and investments and to extend business.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount unpaid, viz., $240,000. Guarantee Fund, $300,000; paid in cash thereon, 20 per cent., $60,000. [See the following Acts of Canada: 42 Vict., chap. 73; 45 Vict., chap. 98.]

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders as follows: Deposit accepted at the value of $53,775, held by Dominion Government.

THE ATLAS ASSURANCE COMPANY.

Register No. 1107. Certificate of Registry No. 628.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, George H Wood, Toronto. Suits by or against the Company may be brought in the name of the Chairman and Secretary for the time being.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 54 Geo. III, chap. 79, (Imp.), an Act to enable The Atlas Assurance Company to sue and be sued in the name of their Chairman or Secretary under certain regulations; the Life Assurance Companies' Act, 1870, and Acts amending it.

3. *The members are related* as shareholders in an unincorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them under a special clause in the Deed of Settlement, and on the face of every policy contract. The Company has a capital of £1,200,000, consisting of 24,000 shares of £50 each; on each of which shares the sum of £6 has been paid.

NOTE.—The special clause above referred to is as follows: Provided always that the funds or property of the Company for the time being shall alone be answerable to the demands thereupon under the policy, and that no member of the Company shall upon any account be subject or liable to any demands for any loss of property under the policy beyond his or her share or interest in the capital stock or funds of the Company, and which share is set opposite to his or her signature to the Deed of Settlement establishing the Company, or mentioned in some other deed referring thereto, and declaring him or her to be a member thereof, anything contained in the policy to the contrary notwithstanding.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $107,066.66 held by Messrs. Glynn & Co, bankers, as agent for the Receiver General for the Dominion of Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 1093. Certificate of Registry No. 613.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George He Roberts, Toronto. Suits by or against the Company may be brought in the name of The Equitable Life Assurance Society of the United States.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: An Act to provide for the incorporation of Life and Health Insurance Companies and in relation to agencies of such companies, passed June 24th, 1853[1]

3. *Members, how related* —Under the charter of the Society it is a mutual company, and all the profits are distributed among the policy holders. Under the law of New York State when this Society was incorporated, Life Insurance Companies were required to have a cash capital of $100,000. Dividends on said capital are limited to 7 per cent. per annum.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposit assets.*—Assets of the Company are deposited and held in Canada special security for the policy holders therein as follows: (A) are applicable solely to policies existing 31st March, 1878, (B) to policies issued subsequently; $100,000 U. S. Bonds, (A) $375,000 U. S. Bonds, $99,766 67 Province of Quebec Bonds, $58,400 Province of Quebec Stock, $1,276,058 Municipal Debentures, (B) accepted at $1,753,121, being $100,000 (A), and $1,653,121 (B). Also $1,945,000 in the hands of Canadian trustees under the Insurance Act.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 1050. Certificate of Registry No. 569.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of the Scottish Union and National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: 41 Vict., chap. 53, 1878, The Scottish Union and National Insurance Company's Act, 1878; 49 Vict., chap. 6, 1886, The Scottish Union and National Insurance Company's Act, 1886; 55 Vict., chap. 17, 1892, The Scottish Union and National Insurance Company's Act, 1892.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets* —Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $120,300 held by the Dominion Government.

NEW YORK LIFE INSURANCE COMPANY.

Register No. 1111. Certificate of Registry, No. 632.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Richard J. Kearns, Toronto. Suits by or against the Company may be brought in the name of The New York Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1892, chap. 690, an Act in relation to Insurance Corporations, constituting chapter 38 of the General Laws. New York, 1882, chap. 687, an Act to amend the General Corporation Law.

3. *The members are related* in the respect that the Company is a purely mutual Company, and that every person effecting insurance with the Company becomes a member of the Company and has the right to vote at the annual elections of Trustees of the Company. There are no shareholders, and the liability of the members is limited to the terms of their respective policies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $1,163,700 held by Government; also $2,320,000 invested with Canadian Trustees under the Insurance Act.

THE BRITISH AMERICA ASSURANCE COMPANY.

Register No. 1047. Certificate of Registry, No. 566.

1. Head Office, Toronto; P. H. Sims, Secretary. Suits by or against the Company may be brought in the name of The British America Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 17th May, 1873; 45 Vict., chap. 99, an Act to amend and consolidate as amended, the several Acts relating to the British America Assurance Company, 56 Vict. chap. 75 (D).

3. *The members are related* as shareholders in an incorporated stock company. The amount of capital stock is $500,000, which is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $61,000 Municipal Debentures and $1,000 Canadian Pacific Railway Bonds. (Accepted at $55,314).

Recent legislation respecting The British America Assurance Company was published in the report of 1893.

CALEDONIAN INSURANCE COMPANY.

Register No. 1099. Certificate of Registry No. 620.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, George Harold Muntz, Toronto. Suits by or against the Company may be brought in the name of The Caledonian Insurance Company.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain and Ireland, 1846, chap. 65, an Act for incorporating The Caledonian Insurance Company; 1880. chap 68, an Act to amend, vary and extend the powers of The Caledonian Insurance Company; 1892, an Act for enlarging the powers of The Caledonian Insurance Company and for amending the Company's Acts of 1846 and 1880.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but the policies of the Company contain a clause by which the liability is limited to the amount remaining unpaid upon the shares.

NOTE.—The clause above referred to is as follows: It is hereby expressly provided and declared that the capital stock and funds of the said Company for the time being shall alone be answerable for any demands arising under this policy, and that no shareholder or member of the said Company shall, under any circumstances, be subject or liable for more than the amount, not already called up, of his or her share or shares in the capital of the said Company at the time the claim shall rise.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Province of Quebec Bonds, $3,893.33; Canada Bonds, $4,866,67; Municipal Debentures, $121,438.87. (Accepted at $125.112.)

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Register No. 1086. Certificate of Registry No. 606.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Lewis A. Stewart, Toronto. Suits by or against the Company may be brought in the name of The United States Life Insurance Company in the City of New York.

2. *The legislative enactments* by which the power, duties, rights and obligations of the Company are now declared, defined or governed, are the following: New York, chap. 308, 1849, an Act to provide for the Incorporation of Insurance Companies, passed April 10th, 1849; chap. 710, 1870, an Act to amend the Charter of The United States Life Insurance Company, passed May 6th, 1870; chap. 624, 1872, an Act to amend the Charter of The United States Life Insurance Company in the City of New York, passed May 10th, 1872; chap. 44, 1882, an Act to amend the Charter of The United States Life Insurance Company in the City of New York, passed March 31st, 1882.

3 *The members are related* as shareholders in an incorporated joint stock company. The directors are elected by the owners of the capital stock, but the policy holders are eligible as directors. The capital is entitled to 7 per cent. interest only, all other profits belong to the policy holders. There is no liability to stockholders, as the capital stock ($440,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899. to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $142,500, held by the Minister of Finance of the Dominion of Canada

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UNION MUTUAL LIFE INSURANCE COMPANY.

Register No. 1080. Certificate of Registry No. 600.

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1. Head Office, Portland, in the State of Maine. Chief Agent and Attorney for Ontario, Edwin J. Atkinson, Toronto. Suits by or against the Company may be brought in the name of The Union Mutual Life Insurance Company.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Maine, 1848, chap. 124, an Act to incorporate The Union Mutual Life Insurance Company; 1849, chap. 312, an Act in addition to an Act to incorporate The Union Mutual Life Insurance Company; 1864, chap. 315 an Act additional to an Act to incorporate The Union Mutual Life Insurance Company, and to amend an Act in addition thereto, approved of June 27th, 1849; 1869, chap. 10, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1877, chap. 334, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1878, chap. 74, an Act to consolidate, revise and amend the various Acts which constitute the Charter of The Union Mutual Life Insurance Company; 1889, chap. 526, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1883 (Revised Statutes), chap 49, Insurance and Insurance Companies; 1885, chap. 290, an Act to amend section 73 of chap. 49 of Revised Statutes, relating to licensing Insurance Agents; 1885, chap 329, an Act providing for the Taxation of Life Insurance Companies; 1887, chap. 5, an Act to amend section 59, chap. 49, of the Revised Statutes relating to securi ies; 1887, chap. 71, an Act to amend sections 91 and 92 of chap. 49 of the Revised Statutes relating to Life Insurance; 1889, chap. 258, an Act to amend section 65 of chap. 49 of the Revised Statutes relating to examination of Insurance Companies; 1889, chap. 281, an Act to prohibit discrimination in Life or Endowment Insurance Policies; 1891, chap. 112, an Act to amend chap. 49 of the Revised Statutes relating to Insurance; 1891, chap. 128, an Act to prohibit discrimination in Life or Endowment Insurance Policies.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows; Province of Ontario Annuity Bonds, present value, $365,494; Montreal Harbor Bonds, $30,000; and Province of New Brunswick Bonds, $100,000, and $85,000 United States Bonds. Total accepted value, $577,494.

THE TRAVELLERS' INSURANCE COMPANY.

Register No. 1075. Certificate of Registry No. 595.

1. Head Office, Hartford, Conn. Chief Agent and Attorney, Ira B. Thayer, Toronto. Suits by or against the Company may be brought in the name of the Travelers' Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Resolution incorporating the Travellers' Insurance Company, June 17th, 1863; resolution amending the Charter of the Travellers' Insurance Company, June 16th, 1864; same May 31st, 1865; same June 6th, 1866; same April 24th, 1883; same April 13th, 1887.

3 *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders, and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life and Accident Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $74,947 Province of Manitoba 5 p. c. Bonds, $639,500 Municipal Debentures, $35,000 Montreal Harbor Bonds, $50,000 Canadian Pacific Ry. Bonds, and $56 453 Prov. of Quebec Bonds. Total $855,900. Also $157,000 in the hands of Canadian Trustees under the Insurance Act. (Accepted at $937,063), being $103,500 (Life A), $740,563 (Life B), and $93,000 (Accident).

THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY OF NORTH AMERICA.

Register No. 1101. Certificate of Registry No. 622.

1. Head Office, Toronto, Ontario; Henry Sutherland, Manager. Suits by or against the Company may be brought in the name of The Temperance and General Life Assurance Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 47 Vict., chap. 97, April 19th, 1884; R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. Amount of authorized capital, $1,000,000; amount of subscribed capital, $100,000; amount of paid up capital, $60,000; and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, viz., $40,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $50,000, held by the Treasury Department, Ottawa.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1096. Certificate of Registry No. 616.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, William T. McIntyre, Toronto. Suits by or against the Company may be brought in the name of The Sun Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, 1865, chap 43, an Act to incorporate The Sun Insurance Company of Montreal; 1870, chap. 58, an Act to amend the Act intituled an Act to incorporate the Sun Insurance Company of Montreal; 1871, chap. 53, an Act to amend the Act incorporating the Sun Insurance Company of Montreal; 1882, chap 100.

3 *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them. Capital subscribed, $500,000, of which there has been paid up $62,500.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $57,600, held by the Receiver-General, Ottawa.

THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 1052. Certificate of Registry No. 571.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, David Higgins, Toronto. Suits by or against the Company may be brought in the name of the Edinburgh Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 8 and 9 Vict., chap. 76; 21 Vict., chap. 3.

3. *The members are related* as shareholders in an incorporated joint stock company, having a share capital of £500,000, in 5,000 shares of £100 each, of which capital £100,000 or £20 per share has been paid up and £400,000 remains uncalled. By a recent resolution of the proprietors a sum of £25,000 was transferred to be paid up capital, increasing the same to £100,000, as above mentioned, and the liabilities of the members is limited to the amount remaining unpaid upon the shares held by them in terms of the contract and co-partnership and Act of Parliament.

4. The company is now collecting premiums and paying claims in Canada in virtue of clause 32 of The Insurance Act, R. S. C., chap. 124.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of $150,367 as special security for the policy holders in Canada.

THE LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

Register No 1029. Certificate of Registry No. 548.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Samuel Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of the London and Lancashire Life Assurance Company,

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict., chap. 89; 30 and 31 Vict, chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict, chap. 23; 53 and 54 Vict., chap. 62 and 63, Companies' Act, 1862, and amending Acts (1867 to 1890), cited as the Companies' Acts, 1862 to 1890; 27 Vict., chap. 19, Companies' Seal Act, 1864; 33 and 34 Vict., chap. 61, Life Assurance Companies' Act, 1870, and amending Acts; 35 and 36 Vict., chap. 41.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital is fully subscribed. One hundred thousand pounds in 10,000 shares of £10 each, on which £1 per share was originally paid up, and a further £1 per share has been paid up out of profits declared, making £20,000 or £2 per share paid up. The liability of the members is unlimited, but in all policies issued by the Company a clause is inserted which limits the liability of the shareholders, in respect to such policies, to the amount unpaid on the shares held by them.

NOTE.—The clause referred to is as follows: Provided further, and it is hereby stipulated and agreed, that the Directors signing this policy, and the other proprietors and holders of shares in the Company, shall not individually, in any manner be, or by any process be made, liable to make good any claim or demand whatsoever under or by virtue of this policy, further than to pay and contribute to the capital of the Company the full amount of his or her shares in such capital, and that all such claims and demands shall alone be satisfied out of the capital, funds and property of the Company for the time being.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $10,000 Victoria, B.C, Bonds; $23,500 Province of Quebec Bonds; and Municipal Securities, $89,386. Also $1,350,000 invested with Canadian Trustees under Insurance Act. Accepted at $1,463,947.

LLOYDS PLATE GLASS INSURANCE COMPANY.

Register No. 1100. Certificate of Registry No. 621.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur L. Eastmure, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1853, amended 1879, chap. 485, an Act to provide for the incorporation of Life and Health Insurance Companies.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policy holders therein as follows: Deposit accepted at the value of $46,378, held by the Minister of Finance.

THE LONDON ASSURANCE CORPORATION.

Register No. 1032. Certificate of Registry No. 551.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, A. Dean, Toronto. Suits by or against the Company may be brought in the name of The London Assurance.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 54 and 55 Vict, The London Assurance Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire, Life and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $167,000 Municipal Securities, (accepted at $150,300.)

THE LONDON LIFE INSURANCE COMPANY.

Register No. 1054. Certificate of Registry No. 573.

1. Head Office, London, Ontario; John George Richter, Manager and Secretary. Suits by or against the Company may be brought in the name of The London Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 85; Canada, 47 Vict., chap. 89; Canada, 48 and 49 Vict., chap. 94; Canada, 54 and 55 Vict., chap. 117.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $54,000, held by the Government of Canada.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Register No. 1109. Certificate of Registry No. 630.

1. Head Office, London, Ontario; Duncan C. Macdonald, Manager and Secretary. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Upper Canada, 1859, chap. 52, General Insurance Act; Parliament of Canada, 1863, 27 Vict., chap. 52, an Act to grant certain powers to the County of Middlesex Mutual Fire Insurance Company, and to change its name; Dominion of Canada, 1878, 41 Vict., chap. 40, an Act to grant certain powers to Agricultural Mutual Assurance Association of Canada, and to change its name; Dominion of Canada, R. S. C., chap. 124, the Insurance Act.

3. *The members are related* as members of a mutual fire insurance company insuring on the premium note as well as on the cash system, and the liability of the members is limited to the amount of their premium notes or cash premium, as the case may be.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5 *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $50,058, held by the Receiver General of Canada.

PHENIX INSURANCE COMPANY OF BROOKLYN, N. Y.

Register No. 1067. Certificate of Registry No 587.

1. Head Office, Brooklyn, N.Y. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of Phenix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligation of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act in relation to Insurance Corporations, constituting chap. 38 of the general laws.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of the shares held by them, the whole amount of the shares being, however, (pursuant to the laws of the State) fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire and Inland Marine Insurance.

5 *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $100,000.

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Register No. 1046. Certificate of Registry No. 565.

1. Head Office, Toronto; J. F. Junkin, Manager. Suits by or against the Company may be brought in the name of The Manufacturers' Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51, an Act to incorporate the Manufacturers' Life Insurance Company; Canada, R. S. C. (1886), chap. 124, The Insurance Act.

3. *The members are related* as members of an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $50,000, held by the Government of Canada.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.*

Register No. 1053. Certificate of Registry No. 572.

1. Head Office, Toronto, Ontario; J. E. Roberts, Manager. Suits by or against the Company may be brought in the name of the Dominion of Canada Guarantee and Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51; Canada, R. S. C., chap. 124, The Insurance Act; 1898, special Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Accident and Guarantee Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $70,400 held by the Government of Canada.

* Formerly the Manufacturers' Guarantee and Accident Insurance Company.

THE MERCANTILE FIRE INSURACE COMPANY.

Register No. 1062. Certificate of Registry No. 582.

1. Head Office, Waterloo, Ontario; Alfred Wright, Secretary, Toronto. Suits by or against the Company may be brought in the name of The Mercantile Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict. chap. 87, an Act to incorporate the Mercantile Fire Insurance Company; 55 Vict. chap. 101, an Act to amend the Act to incorporate The Mercantile Fire Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by licence issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $108,457, held by the Receiver-General at Ottawa.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Register No. 1054. Certificate of Registry No. 574.

1. Head Office, Toronto, Ontario; William G. H. Lowe, Secretary. Suits by or against the Society may be brought in the name of The Commercial Travellers' Mutual Benefit Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1887, chap. 172; Ontario, 1888, chap. 26; Ontario, 1890, chap. 39; Canada, R. S. C. chap. 124, an Act respecting Insurance.

3. *The members are related* as members of an assessment society, and the liability of the members is limited to assessments and annual fees. (By-laws, article 15, provides as follows: "There shall be payable upon the decease of a member . . . which sum shall be realized as far as may be necessary from assessments made on each member until the same is paid in full, without deduction or abatement.")

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st March, 1898, and expiring on the 31st day of March, 1899, to transact Assessment Life Insurance.

5. The Society has no deposit with the Dominion Government.

THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 1083. Certificate of Registry No. 603.

1. Head Office, Waterloo, Ontario. Thomas Hilliard, Managing Director. Suits by or against the Company may be brought in the name of the Dominion Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1889, 52 Vict., chap. 95, an Act to incorporate the Dominion Life Assurance Company; R.S.C., chap. 124, The Insurance Act; R.S.C., chap. 118, The Companies' Clauses Act.

3. *The members are related* as shareholders in an incorporated joint stock company, with a subscribed capital of $257,600, of which 25 per cent. has been called in and fully paid up in cash, amounting to $64,400, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being 75 per cent. of the said subscribed capital stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policy holders in Canada as follows: Deposit accepted at the value of $50,195, held by Receiver-General of Canada.

THE DOMINION PLATE GLASS INSURANCE COMPANY.

Register No. 1084. Certificate of Registry No. 604.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Joseph B. Reed. Suits by or against the Company may be brought in the name of The Dominion Plate Glass Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1888, chap. 95, an Act to incorporate The Dominion Plate Glass Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Plate Glass Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $5,000 Province of Quebec bonds and $11,000 Municipal Securities. Total $16,000. (Accepted at $14,900.)

DOMINION BURGLARY GUARANTEE COMPANY (LIMITED).

Register No. 1074. Certificate of Registry No. 594.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Dominion Burglary Guarantee Company (Limited)

2. *Company, how constituted or incorporated* —The Company was incorporated by an Act of Parliament of Canada, in the fifty sixth year of Her Majesty's reign, and assented to on the first day of April, 1893.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, R. S. C., chap. 124, The Insurance Act, and the Act of Incorporation, 56 Vict., chap. 78, Canada.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Burglary Guarantee Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $25,200 held by the Treasury Department, Ottawa.

COVENANT MUTUAL LIFE ASSOCIATION OF ILLINOIS.

Register No. 1041. Certificate of Registry No. 560.

1. Head Office, Galesburg, Illinois. Chief Agent and Attorney for Ontario, Addison H. Hoover, Toronto. Suits by or against the Company may be brought in the name of The Covenant Mutual Life Association of Illinois

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Association are now declared, defined, limited or governed are the following: General Assembly of the State of Illinois, 1887, an Act to provide for the organization and management of Corporations or Societies for the purpose of furnishing life, indemnity or pecuniary benefit to the beneficiaries of deceased members, or accident or permanent disability indemnity to members thereof.

3. The members are all policy holders of the Association, and the liability of the members is limited to the payment of mortuary calls in accordance with the rules and regulations of the Association.

4. The Association is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Assessment Life Insurance.

5. *Deposited assets.*—Assets of the Association are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $53,533, held by the Receiver-General of Canada.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No 1089. Certificate of Registry No. 609.

1. Head Office, Toronto; Alexander Fraser, Secretary-Treasurer. Suits by or against the Company may be brought in the name of the corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Parliament of Canada, 38 Vict, chap. 95, an Act to incorporate The Canadian Steam Users' Insurance Association; 45 Vict., chap. 102, an Act to amend the Act incorporating the Canadian Steam Users' Association; 52 Vict, chap. 97, an Act to amend the Act incorporating The Boiler Inspection and Insurance Company of Canada; 55 Vict., an Act respecting The Boiler Inspection and Insurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $49,252, held by the Receiver-General of Canada.

SUN INSURANCE OFFICE.

Register No. 1027. Certificate of Registry No. 546.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry M. Blackburn, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Treasurer of the Directors for the time being, or of the Secretary of the Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 54-55 Vict., chap, 97, Sun Insurance Office Act, 1891.

3. *The members are related* as shareholders in an unincorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them. [See Sun Insurance Office Act, 1891, 54-55 Vict., chap. 97 (Imp.), sec. 21.]

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*— Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows: Deposit accepted at the value of $295,333, held by the Superintendent of Insurance, Ottawa.

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Register No. 1088. Certificate of Registry No. 608.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Robert H. Matson, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Charter filed under the law of New York; Dominion of Canada, R. S. C. 124, the Insurance Act.

3 *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them—all of the stock ($100,000) being, however, fully paid up, pursuant to the law of New York State.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $79,994, held by Receiver-General of Canada.

THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

Register No. 1110 Certificate of Registry No. 631.

1. Head Office, Waterloo, Ontario; Geo. Wegenast, Manager. Suits by or against the Company may be brought in the name of the Ontario Mutual Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 41 Vict., chap. 33, an Act to incorporate The Ontario Mutual Life Assurance Company; 52 Vict., chap. 96, an Act to amend the Act incorporating the Ontario Mutual Life Assurance Company.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $97,650, held by Receiver-General, Ottawa

THE INSURANCE COMPANY OF NORTH AMERICA.

Registrar No. 1048. Certificate of Registry No. 567.

1. Head Office, Philadelphia, U.S. Chief Agent and Attorney for Ontario, W. A. Medland, Toronto.

2. The Company was incorporated by Act ot General Assembly, April 14th, 1794, of the Commonwealth of Pennsylvania, U.S.A, and the documents evidencing the same are filed or deposited in the office of the Secretary of State at Harrisburg, Penn.

3. *The members are related* as members of a joint stock company, capital $3,000,000, fully paid, and the liability of the members is limited to the amount of their full paid stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.* Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value $100,000.

THE HOME LIFE ASSOCIATION OF CANADA.

Register No. 1042. Certificate of Registry No. 561.

1. Head Office, Toronto; A. J. Pattison, Manager. Suits by or against the Company may be brought in the name of The Home Life Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 53 Vict., chap. 46, 1890 (Special Act). R. S. C., chap. 124, the Insurance Act; R. S. C., chap. 118, the Companies' Clauses Act.

3. *The members are related* as members of an assessment association, and the liability of the members is limited to the assessments of which due notice has been given.

4. Guarantee fund stock of $100,000 is authorized, of which the full amount has been subscribed.

5. The Company is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance on the Assessment Plan.

6. *Deposited assets.*—The Association has no deposit with the Government of Canada.

THE IMPERIAL INSURANCE COMPANY (LIMITED.)

Register No. 1036. Certificate of Registry No. 555.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of The Imperial Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 1892, chap. 112, Acts 54 and 55 Vict.

3. *The members are related* as shareholders in an incorporated joint stock company, registered under and subject to the Companies' Acts, 1862 to 1890 (which limit the liability of the members), and with memorandum of and articles of Association, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899 to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $129,453 Canada Stock and $63,266.67 Province of British Columbia, 3 per cent. Stock.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 1039. Certificate of Registry No. 558.

1. Head Office, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Robert Nelson Gooch, Toronto. Suits by or against the Company may be brought in the name of the North British and Mercantile Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1860, 23-24 Vict., chap. 115 (Imp.), The North British Insurance Company's Act, 1860; 1862, 25 26 Vic., chap. 102, North British and Mercantile Insurance Company's Act, 1862; 1870, 33 Vict., chap. 21, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45 Vict., chap. 52, The North British and Mercantile Insurance Company's Act, 1882; 1889, 52-53 Vict., chap. 142, The North British and Mercantile Insurance Company's (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., (Royal assent, 20th May, 1892), The North British and Mercantile Insurance Company's Act, 1892.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining upaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $124,000 Montreal Harbor Bonds; $413,000 Municipal Debentures; $75,000 Province of New Brunswick Bonds; $31,146.67 Province of Manitoba Bonds; $50,613 33 Victoria Government Bonds; $97,333.33 Queensland Bonds. Total $791,093 33. Accepted at $731,093; being $339,247 Fire, $52,200 Life A and $339,646 Life B.

MANCHESTER FIRE INSURANCE COMPANY.

Register No. 1045. Certificate of Registry No. 564.

1. Head Office, Manchester, England. Chief Agent and Attorney for Ontario, James Boomer, Toronto. Suits by or against the Company may be brought in the name of The Manchester Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared defined, limited or governed are the following: The several (Imp) Public General Acts affecting insurance companies, and the business of insurance; Canada, R. S. C., chap 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $102,200 Canada 3½ per cent. Stock, and $100,000 Canada 4 per cent. Stock.

ÆTNA INSURANCE COMPANY.

Register No. 1066. Certificate of Registry No. 586.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Thomas R. Wood, Toronto. Suits by or against the Company may be brought in the name of The Ætna Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Connecticut, 1820, 1839, 1857, 1864, 1877, 1881, 1886.

3. *The members are related* to each other as shareholders of an incorporated joint stock company, and the liability of the members is *nil* as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $19,000 Municipal Securities, $4,000 Montreal Harbor Bonds, and $89,000 Canadian Pacific Railway Bonds. (Total deposit accepted at $100,800.)

THE NORWICH AND LONDON ACCIDENT INSURANCE ASSOCIATION.

Register No. 1033. Certificate of Registry No. 552.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, Hugh Scott, Toronto. Suits by or against the Company may be brought in the name of the Trustees of the Association, or any of the Directors; and the Association may be sued in its own name.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: There was no Act of Parliament in force for regulating insurance companies in England at the time this Association was established; in Canada, the Company is governed by the public general law of the Dominion and of the Province.

3. *The members are related* as shareholders in an unincorporated joint stock company, and liability of the members is limited to the amount remaining unpaid upon the shares held by them, by a special clause inserted in each policy, in accordance with the provisions of clause 42 of the Deed of Settlement.

NOTE.—The clause referred to reads as follows: Provided always that the subscribed capital and other funds and property of the Association for the time being, according to this Deed or Supplemental Deed of Settlement of the Association, shall alone be liable to make good and satisfy all claims and demands under this policy, and no director or shareholder of the Association, his heirs, executors or administrators shall be in anywise individually subject or liable to any such claims, demands, or to any process or execution in respect thereof, beyond so much of the share or shares held by him, her or them, in the said capital as at the time of such claims or demands being made, shall not be subject to prior claims or demands, and shall not have been then paid up, and no other person shall on any account whatsoever be in anywise subject or liable to any claim or demand in respect of this policy.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada, deposit accepted at the value of $58,400, Canada 4 per cent. Bonds.

THE NORWICH UNION FIRE INSURANCE SOCIETY.

Register No. 1094. Certificate of Registry No. 614.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto. Suits by or against the Society may be laid in the name of the Public Officers of the Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of Great Britain and Ireland, 1879, The Norwich Union Fire Insurance Society's Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: $124,333 Canada Stock, and $25,000 Loan Company's Debentures.

AMERICAN SURETY COMPANY OF NEW YORK.

Register No. 1077. Certificate of Registry No. 597.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Alexander Dixon, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1892, chap. 690.

3. *Members are related* as shareholders in an incorporated joint stock company, and the liability of its members is limited to the amount remaining unpaid upon the shares held by them. The capital of the Company is $1,000,000, and is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $50,000 United States Bonds.

THE NATIONAL ASSURANCE COMPANY OF IRELAND.

Register No. 1040. Certificate of Registry No. 559.

1. Head Office, Dublin, Ireland. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto. Suits by or against the Company may be brought in the name of The National Assurance Company of Ireland.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following, in addition to the Charter: Parliament of the United Kingdom, 1876, 39-40 Vict., chap. 86, an Act for transferring to the National Assurance Company of Ireland, the business of The Liberal Annuity Company of Dublin; for amending the Charter for the first named Company and for other purposes; 1887, 50-51 Vict., an Act to amend the National Assurance Company of Ireland Act, 1876, and to make further provisions with respect to the Charter and capital of the Company; and as to agreements made by the Company, and for other purposes.

3. *The members are related* as shareholders in an incorporated company whose capital is £1,000,000, divided into 40,000 shares of £25 each, on each of which £2 10s. has been paid, with power under aforesaid Charter to increase the capital to £2,000,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $100,161 Canada Stock.

THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 1055. Certificate of Registry No. 575.

1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario, Peter A. McCallum. Suits by or against the Company may be brought in the name of the Hartford Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter of 1810 and subsequent amendments.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the par value of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1898, and expiring 31st March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada, deposit accepted at the value of $100,000, held by the Minister of Finance.

THE PHŒNIX INSURANCE COMPANY OF HARTFORD.

Register No. 1091. Certificate of Registry No. 611.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Richard H. Butt, Toronto. Suits by or against the Company may be brought in the name of The Phœnix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter, May 26th, 1857; amendments to Charter, January 15th, 1874; March 31st, 1881; February 25th, 1885.

3. *The members are related* as shareholders in an incorporated joint stock company, with a capital of $2,000,000, consisting of 20,000 shares of $100 each, fully paid up in cash, and the liability of the members is limited to the amount of shares held by them,

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows: Deposit accepted at the value of $173,200 held by Receiver-General.

THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 1097. Certificate of Registry No. 618.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of The Connecticut Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly, State of Connecticut, May Session, 1850, Incorporation; State of Connecticut, May Session, 1875, power to increase capital to $1,000,000; State of Connecticut, January, 1884, time of annual meeting changed.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock owned.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $100,000, held by the Dominion of Canada.

MUTUAL RESERVE FUND LIFE ASSOCIATION.

Register No. 1030. Certificate of Registry No. 549.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, William J. McMurtry, Toronto. Suits by or against the Company may be brought in the name of The Mutual Reserve Fund Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1875, chap. 267, an Act for the incorporation of Societies and Clubs for certain lawful purposes; 1883, chap. 175, an Act to provide for the incorporation and regulation of Co-operative or Assessment Life and Casualty Insurance Associations and Societies.

3. *The members are related* as follows: Each policy holder becomes a member of the Association, and becomes entitled to a vote at the annual meeting of the Association, and there is no liability incurred by becoming a member of the Association.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance on the Assessment Plan.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $251,295, held by Receiver-General.

THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No. 1051. Certificate of Registry No. 570.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. F. Jones, Toronto. Suits by or against the Company may be brought in the name of The Canada Accident Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 1887, 50-51 Vict., chap. 106, an Act to incorporate the Canada Accident Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Accident and Plate Glass Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $25,072, held by the Dominion Government.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Register No. 1078. Certificate of Registry No. 598.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, A. I. Hubbard, Toronto. Suits by or against the Company may be brought in the name of The London Guarantee and Accident Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1867, chap. 31, The Companies' Act; 1870, chap. 102, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26. 1879, chap. 79, 1880, chap. 19, 1883, chap. 23, 1883, chap. 30, 1886, chap. 23, 1890, chap. 62, 1890, chap. 63, Companies' Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Guarantee and Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted to the value of $69,389, held by Glynn & Co., in the name of the Receiver-General of Canada.

THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

Register No. 1078. Certificate of Registry No. 588.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Alfred W Smith, Toronto. Suits by or against the Company may be brought in the name of The British Empire Mutual Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 15 Vict., chap. 53, The British Empire Mutual Life Assurance Act, 1852; 25 and 26 Vict., chap. 89, The Companies' Act, 1862.

3. *Members, how related.*—All persons who have effected policies (for the time being in force) entitled to participate in profits, and the liability of the members is limited to the funds and property of the Company by virtue of a proviso in the policies.

NOTE.—The proviso above referred to reads as follows; Provided that the funds and property of the Company, according to the said Deeds of Settlement, shall alone be liable to the payment of the moneys payable by or under this policy; and that no director or member of this company shall be responsible for the payment of or contribution

towards the moneys payable by or under this policy, or personally liable to any demand in respect thereof. And that this policy shall not be deemed or taken to be the contract or engagement or assurance of us by whom this policy is signed, or of any director or member of the said Company, and that no suit or proceeding whatever shall be brought, taken or issued against us or any director or member of the said Company, or against our lands or goods, or the lands or goods of any director or member of the said Company, for any breach, non-performance or non-observance of this policy.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $121,540, held by the Government of Canada, also $892,500 invested in the hands of Canadian Trustees under the Insurance Act.

METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 1037. Certificate of Registry No. 536.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, W. O. Washburn, Toronto. Suits by or against the Company may be laid in the name of the Metropolitan Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1883, chap. 437, an Act to amend the charter of the Metropolitan Life Insurance Company of the City of New York.

3. *The members are related* as shareholders in an incorporated joint stock company; their stock is fully paid and they have no liabilities as shareholders in the Company. The Company in its ordinary department is by its charter a mixed company; whereby after the payment of a dividend of seven per cent. per year, and after providing for all the outstanding liabilities of the Company, the remaining profits or surplus are placed to the credit of policy holders.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $239,060, held by Receiver General.

THE GREAT WEST LIFE ASSURANCE COMPANY.

Register No. 1092. Certificate of Registry No. 612.

1. Head Office of the Company, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Henry Brock, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 54-55 Vict., c. 115 (D) an Act to incorporate The Great West Life Assurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $50,400.

THE STAR LIFE ASSURANCE SOCIETY.

Register No. 1060. Certificate of Registry No. 580.

1. Head Office of the Society, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Briggs, Toronto. Suits by or against the Company may be brought in the name of The Star Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Deed of Settlement, 2nd October, 1843; The Star Life Assurance Society Act, 1868; The Star Life Assurance Society Act, 1884; Resolutions adopted 13th of August, 1884; Resolutions adopted 1st April, 1885; Articles.

3. *The members are related* as shareholders in the Society to the extent of their shares therein as defined by the Deed of Settlement, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—Each policy of the Society contains the following stipulation: Provided that the funds and property of the Society, for the time being remaining unapplied and undisposed of, shall alone be answerable for any claim or demand upon the Society, under or by virtue of this policy, and that only after satisfying all prior claims or demands thereon, and that no policy holder of the Society, not being a shareholder therein, shall be subject or liable to any such claim or demand, either in law or in equity, and that neither the directors who have executed this policy nor any other director or shareholder of the Society, whether they shall be respectively policy holders or not, shall be subject or liable to any such claim on demand, or any payment or contribution in respect thereof, beyond

so much of the share or shares (if any) held by them, him or her, in the capital of the Society, as shall not for the time being have been paid up, and as shall not be required for the satisfaction of such prior claims and demands as aforesaid; and that upon the legal transfer by any shareholder, in accordance with the regulations of the Society, of any share, the person or persons to whom such transfer shall have been so made, and not the transferring shareholder, shall be accountable for the unpaid part of such share.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $146,000, held by Dominion Government at Ottawa.

CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 1043. Certificate of Registry No. 562.

1. Head Office, London, Ont.; W. C. Fitzgerald, Secretary. Suits by or against the Company may be brought in the name of The Canadian Order of the Woodmen of the World.

2. *Company, how constituted or incorporated.*—The Company was incorporated on the 1st of April, 1893, by special Act of the Dominion Parliament, in the 56th year of Her Majesty's reign, being chapter 92.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1893, 56 Vict., chap. 92; R. S. C. 1886, chap. 124.

4. *The members are related* as members of an assessment company, and the liability of the members is unlimited.

5 The Company is now authorized by certificate of registration, issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance on the Assessment plan to the extent authorized by the Act of Incorporation.

6. *Deposited assets.*—The Company has no deposit with the Government of Canada.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED).

Register No. 1034 Certificate of Registry No. 553.

1. Head Office, Liverpool, Eng. Chief Agent and Attorney for Ontario, Hugh Scott, Toronto. Suits by or against the Company may be brought in the name of The British and Foreign Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 25 and 26 Vict, chap. 89; 30 and 31 Vict, chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict, chap. 76; 43 Vict., chap. 19; 46 and 47 Vict, chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62, 63 and 64.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $105,300, held by the Finance Department, Ottawa.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Register No. 1105. Certificate of Registry No. 626.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Charles W. I. Woodland, Toronto. Suits by or against the Company may be brought in the name of the Employers' Liability Assurance Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1862, The Companies' Act; chap. 104, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63, Companies' Acts. Public Acts, still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Guarantee and Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $75,000, held by the Receiver-General of Canada.

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Register No. 1056. Certificate of Registry No. 576.

1. Head Office, Ottawa, J. W. McRae, President. Suits by or against the Company may be brought in the name of the Canadian Railway Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 118, 1894, Vict. 57 and 58. An Act to incorporate The Canadian Railway Accident Insurance Company; Canada, R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as members of an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $20,000, held by the Government of Canada.

ONTARIO ACCIDENT INSURANCE COMPANY.

Register No. 1104. Certificate of Registry No. 625.

1. Head Office, Toronto, Ontario; A. L. Eastmure, Manager. Suits by or against the Company may be brought in the name of the Ontario Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 58-59 Vict., chap. 83; R. S. C., chap. 124, The Insurance Act; 60-1 V. c. 80 (D), extending business to sickness insurance.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $30,380, held by the Receiver-General.

NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1061. Certificate of Registry No. 581.

1. Head Office, London, Ontario. John Milne. Manager. Suits by or against the Company may be brought in the name of The Northern Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: 57-8 Vict., chap. 122; R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock Company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $56,000.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Registry No. 1103. Certificate of Registry No. 624.

1. Head Office, Toronto; Managing Director, Frederick G. Cox, Toronto. Suits by or against the Company may be brought in the name of The Imperial Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 59 Vict., chap, 50 (Canada), an Act to incorporate the Imperial Life Assurance Company of Canada; R S. C., chap. 124, The Insurance Act; 60 Vict., chap. 36, The Ontario Insurance Act, 1897.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $219,980, held by the Receiver-General.

OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 1072. Certificate of Registry No. 592.

1. Head Office, London, England; Chief Agent and Attorney for Ontario, George G. Burnett, Toronto. Suits by or against the Company may be brought in the name of Ocean Accident and Guarantee Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 1890, chap. 229, Acts 53 and 54 Vict. Special Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $75,000, held by the High Commissioner and Bank of Montreal (London).

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

Register No. 1064. Certificate of Registry No. 584.

1. Head Office, London, Ont. Chief Agent for Ontario, Samuel R. Brown. Suits by or against the Society may be brought in the name of the Grand Council of the Catholic Mutual Benefit Association of Canada.

2. The society was transferred from the Friendly Society to the Insurance Company Register from the 25th April, 1896, and is now authorized under section 38 of chapter 124 (Can.) to transact Life Insurance on the Assessment Plan.

The Company has no deposit with the Government of Canada.

COLONIAL MUTUAL LIFE ASSOCIATION.

Register No. 1112. Certificate of Registry No. 633.

1. Head Office, Montreal; Chief Agent and Attorney for Ontario, M. B. Aylesworth, Toronto. Suits by or against the Company may be brought in the name of The Colonial Mutual Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 57-58 Vict., chap. 120, 1894 (Special Act). R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as members of an assessment association, and the liability of the members is limited to the assessment.

4. The Company is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance on the Assessment Plan.

5. *Deposited assets.*—The Association has no deposit with the Government of Canada.

SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

Register No. 1102. Certificate of Registry No. 623.

Head Office of the Company, Toronto. Chief Agent or Attorney for Ontario, Oronhyatekha, M.D.

The status of this society is now defined by the following recent Acts: 59 Vic. (Ont.) chap. 120, an Act respecting the Supreme Court of the Independent Order of Foresters; 59 Vic. (Can.) chap. 51, an Act to amend the Act incorporating the Supreme Court of the Independent Order of Foresters.

By virtue of this legislation and of R.S.C., chap. 124, the society made a deposit of $100,000 with the Government of Canada, and was by that Government on 1st May, 1896, licensed for the transaction of Life, Disability and Sickness Insurance with its members on the assessment plan to the extent specified in the Act of Canada of 1896, amending the Act incorporating the said Supreme Court. The legal effect of the foregoing was to alter the registry of the society in the Department of Insurance for Ontario and transfer, as from the 1st May, 1896, the society from the Friendly Society to the Insurance Company Register.

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 1058. Certificate of Registry No 578.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Legislature of California, 1872, Civil Code of California,—Public Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4 The Company being found within the intent of sec. 3a and 49 (4) of The Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean-Marine Insurance and the registry has been renewed until 30th March, 1899, pursuant to Statute of Ontario, 56 Vict., chap. 32, sec. 10 (5).

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4) Insurance Act of Canada, no deposit is required of this Company.

FIREMAN'S FUND INSURANCE COMPANY.

THIRTY-FIFTH ANNUAL STATEMENT, JANUARY 1ST, 1898.

D. J. STAPLES, President; W. J. DUTTON, Vice-President; B. FAYMONVILLE, Secretary; J. B. LEVISON, Marine Secretary; L. WEINMANN, Assistant Secretary.

Cash capital fully paid in		$1,000,000,000
Funds reserved to meet all liabilities:		
Re-insurance reserves, California Standard	$1,232,756 51	
Losses (not due)	135,344 71	
All other liabilities (not due)	25,000 00	
		$1,393,101 22
Net surplus		1,257,049 73
Total assets		$3,650,150 95
Surplus for policy holders over all liabilities		2,257,049 73

SCHEDULE OF ASSETS.

Real estate unencumbered	$379,200 00
Cash on hand and in banks	359,836 01
Omnibus Cable Co's Bonds	124,425 00
Market Street Railway Co's Bonds	106,000 00
United States Registered 4 per cent. Bonds of 1925	55,625 00
Stockton Gas and Electric Co's Bonds	32,480 00
Powell Street Railway Co's Bonds	22,800 00
Sutter Street Railway Bonds	55,000 00
Presidio and Ferries R. R. Co's Bonds	37,000 00
Blaine Co., Idaho, Bonds	200 00
Oakland City Gas, Light and Heat Co's Bonds	64,500 00
San Diego Gas and Electric Light Co's Bonds	20,000 00
Riverside Water Co's Bonds	20,000 00
Olympic Club Bonds	5,000 00
Pacific Rolling Mill Bonds	12,300 00
Territory of Arizona Funding Bonds	22,000 00
Baker City, Or., School Bonds	21,000 00
Palo Alto, Cal., School District Bonds	15,600 00
Baker City, Or., Water Bonds	17,850 00
Independence City, Or., Bonds	3,000 00
Marin County Water Bonds	5,100 00

SCHEDULE OF ASSETS —*Continued*

2986	Shares	Home Mutual Insurance Co's Stock	$600,000 00
210	"	Bank of California Stock	49,680 00
230	"	First National Bank, S. F., Stock	42,551 25
100	"	Anglo-California Bank Stock	6,000 00
450	"	Oakland Bank of Savings Stock	29,250 00
340	"	Sather Banking Co's Stock	25,500 00
1000	"	California Street Cable R. R. Co's Stock	108,000 00
200	"	Market Street Railroad Co's Stock	8,600 00
480	"	Sutter Street R. R. Co's Stock	48,000 00
650	"	Oakland Gas, Light and Heat Co's Stock	34,775 00
450	"	Spring Valley Water Stock	43,875 00
200	"	Pacific Gas Improvement Co's Stock	18,000 00
656	"	California Dry Dock Co's Stock	24,600 00
22	"	San Francisco National Bank	2,200 00
786	"	Stockton Gas and Electric Co's Stock	11,790 00
100	"	Oakland Building and Loan Association Stock	4,800 00
250	"	California Safe Deposit and Trust Co's Stock	27,000 00
100	"	San Francisco and San Joaquin Railway Co's Stock	10,000 00
250	"	San Francisco Gas Light Co's Stock	750 00
500	"	San Francisco Gas and Electric Light Co's Stock	48,125 00
Loans on bonds and mortgages of real estate, worth double the amount for which the same is mortgaged, and free from any prior encumbrance			463,484 85
Loans secured by collaterals			160,689 34
Premiums in course of collection			375,324 68
All other property			28,239 82
Total assets			$3,650,150 95

Total income, 1897	$1,912,129 66
Total expenditures for 1897	1,700,552 56

UNION MARINE INSURANCE COMPANY (LIMITED).

Registrar No. 1063. Certificate of Registry No. 583.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Sydney Crocker, Toronto. Suits by or against the Company may be brought in the name of The Union Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862, and amendments thereto.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of The Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1899, pursuant to Statute of Ontario, 56 Vict., chap. 32, sec. 10 (5).

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

Balance Sheet for the Year Ending 31st December, 1897.

Profit and Loss Account to 31st December, 1897.

	£	s.	d.
To balance profit and loss account £101,239 4 10			
Less dividend paid { 1st July, 1896 .. £11,445 0 0 / 28th Jany., 1897 13,080 0 0 } 24,525 0 0			
	76,714	4	10
" Balance underwriting account, 1896	100,796	16	5
" Interest on Investments and Loans, etc	23,716	5	2
" Transfer fees	41	17	6
Total	£201,269	3	11

	£	s.	d.
By income tax	1,183	4	3
" Losses, averages, returns, re-insurances, and charges, paid on account of 1896 ..... £99,816 10 6			
Transferred to Suspense against further claims 15,000 0 0			
	114,816	10	6
" Indian famine fund as authorized by general meeting	105	0	0
" Balance	85,164	9	2
Total	£201,269	3	11

Underwriting Account, 1897.

	£	s.	d.
To net premiums, after deducting returns, re-insurances, etc	212,666	11	5
Total	£212,666	11	5

	£	s.	d.
By losses and averages paid	57,843	15	1
" Office expenditure, (including branches, foreign agencies, subscriptions to underwriters' rooms, Lloyd's Register, etc.)	25,572	16	6
" Directors' remuneration	3,000	0	0
" Auditors' fee	231	0	0
" Balance	126,018	19	10
Total	£212,666	11	5

General Balance Sheet to 31st December, 1897.

	£	s.	d.
To capital—65,400 shares of £20 each—£1,308,000—upon which £2 10s. per share has been called up	163,500	0	0
" Reserve fund	300,000	0	0
" Sundry creditors	43,975	10	3
" Unclaimed dividends	175	0	0
" Investment realization suspense account	8,773	16	4
" Underwriting suspense account	45,578	2	4
" Underwriting account, 1897	126,018	19	10
" Profit and loss account £85,164 9 2			
Less interim dividend, paid 1st July, 1897 .... 11,445 0 0			
	73,719	9	2
Total	£761,740	17	11

	£	s.	d.
By investments and loans	648,794	2	2
" Sundry debtors	79,481	13	9
" Interest to date not received	7,583	1	1
" Stamps on hand	282	16	0
" Cash and bills at bankers and in hand	25,599	4	11
Total	£761,740	17	11

We have duly examined and checked the books and vouchers from which the above accounts are compiled, together with the securities held by the Company, and hereby certify that they are all correct.

HARMOOD BANNER & SON,
Chartered Accountants.

LIVERPOOL, 17th January, 1898.

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Register No. 1059. Certificate of Registry No. 579.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario. George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Thames and Mersey Marine Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was registered under the Act 7 and 8 Vict., chap. 110. on 21st June, 1860, in London, and was there incorporated under the Companies' Act, 1862, as a limited company on 31st October, 1862, and the documents evidencing the same are filed or deposited in the Companies' Registration Office at Somerset House, London.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1899, pursuant to Statute of Ontario, 56 Vict., chap. 32, sec. 10 (5).

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

Balance Sheet for the Year Ending 31st December, 1897.

Profit and Loss Account, 31st December, 1897.

	£. s. d.	£. s. d.
Balance 1st January, 1897	92,532 18 4	
Less dividends paid February and July, 1897	50,000 0 0	
		42,532 18 4
Balance of underwriting account 1896, at 31st December 1896		211,822 7 1
Interest on investments		34,690 6 10
Profit on sale of investments		1,386 15 0
Transfer fees		49 15 6
Amount transferred from suspense account		25,000 0 0
		£315,482 2 9

	£. s. d	£. s. d.
Claims, returns and re-insurances paid on 1896 account, from 1st January, 1897, to date	210,177 17 3	
Amount carried to suspense account on closing 1896 account	43,500 0 0	
Underwriters' commission on 1896 account	56 19 8	
Bad debts, 1896 account	— 4 3	
Income tax, 1896 account	906 13 7	
		254,641 14 9
Balance carried down		60,840 8 0
		£315,482 2 9

Underwriting Account, 1897.

	£. s. d.
Premiums—Less returns and re-insurances	369,978 15 9
	£369,978 15 9

	£. s. d.
Claims paid	136,075 11 3
Office expenses, including salaries, etc., London, Liverpool and Manchester	25,408 2 5
Agency expenses	15,570 9 8
Directors' and auditors' fees	6,600 0 0
General law charges	17 9 2
Balance carried down	186,307 3 3
	£369,978 15 9

General Balance Sheet, 31st December, 1897.

	£ s. d.
To capital paid up	200,000 0 0
" reserve fund	450,000 0 0
" outstanding accounts	17,472 19 9
" internal re-insurance account	68,313 17 8
" investment fluctuation account, being the increase in market value of securities since 30th June, 1871	255,937 5 1
" suspense account	74,934 0 9
" dividends not yet claimed	474 7 0
" balance of profit and loss account	60,840 8 0
" " underwriting account, 1897	186,307 3 3
	£1,314,280 1 6

	£.	s.	d.
By investments	1,189,883	14	8
" debtors for premiums, etc	89,966	9	8
" interest accrued, but not received	13,237	10	7
" office furniture and fixtures	986	5	11
" stamps on hand	478	0	10
" bills receivable	643	3	6

	£.	s.	d.			
" cash on deposit	15,000	0	0			
" " at bankers and in hand	4,084	16	4			
				19,084	16	4
				£1,314,280	1	6

We have audited the books of the offices of the Company in our respective districts, and hereby certify that the above accounts are correctly compiled in accordance therewith. We have also individually satisfied ourselves of the existence of the securities belonging to our respective offices.

J. F. Clarke, London,
J. S. H. Banner, Liverpool,
A. Murray, Manchester. } *Auditors.*

RELIANCE MARINE INSURANCE COMPANY (LIMITED).

Register No. 1082. Certificate of Registry No. 602.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, John Maughan, Toronto. Suits by or against the Company may be brought in the name of The Reliance Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, rights and obligations of the Company are now declared, defined or governed, are the following: Parliament of Great Britain, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 27 and 28 Vict., chap 19, The Companies' Seals Act, 1864; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict, chap. 104, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registry) Act, 1883; 49 Vict., chap. 23, The Companies' Act, 1886 51 and 52 Vict., chap. 62, The Preferential Payments in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 chap. 63, The Companies' (Winding up) Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890. (Public General Acts still in force.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares held by them.

4. The Company was licensed by the Dominion of Canada for the year ending 31st March, 1899, to transact Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $100,000.

ROYAL VICTORIA LIFE INSURANCE COMPANY.

Register No. 1065. Certificate of Registry No. 585.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, John A. Mackintosh, Toronto. Suits by or against the Company may be brought in the name of Royal Victoria Life Insurance Company.

2. *Company, how constituted or incorporated.*—The Company was lawfully incorporated in 1897.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: R. S. O. c. 124, Insurance Act; 60 61 Vic., c. 81 (D), The Royal Victoria Life Insurance Company's Act; R. S. O. 1897, c. 203, The Ontario Insurance Act.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy-holders therein as follows: Deposit accepted at the value of $56,300, held by the Dominion Government.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 1038. Certificate of Registry No. 557.

1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, F. W Kingstone, Toronto. Suits by or against the Company may be brought in the name of the Scottish Amicable Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 12-13 Vic. c. 22; 33-34 Vic. c 61; 34-35 Vic. c 58.

3. *The members are related* as members of a mutual Company.

4. The Company is now collecting premiums and paying claims in Canada in virtue of clause 32 of The Insurance Act, R. S. C., chap. 124.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of $139,622 as special security for the policy holders in Canada.

THE MANNHEIM INSURANCE COMPANY (LIMITED).

Register No. 1071. Certificate of Registry No. 591.

1. Head Office, Mannheim, Germany. Chief Agent and Attorney for Ontario, Robert W. Love, Toronto. Suits by or against the Company may be brought in the name of The Mannheim Insurance Company (Limited).

2. *Company how constituted or incorporated.*—The Company was originally organized and incorporated on the 10th May, 1879, in accordance with the laws of the State of Baden (Germany), and the documents evidencing the same are filed or deposited in the Record Office of the Grand Ducal County Court, at Mannheim.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, was, upon due application, admitted to registry for the transaction of Ocean Marine Insurance for the term ending 30th April, 1899, pursuant to The Ontario Insurance Act, 1897.

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposits is required by this Company.

MANNHEIM INSURANCE COMPANY OF MANNHEIM.

(Mannheimer versicherungsgesellschaft.)

Nineteenth Balance Sheet.

	£	s.	d.
Issued capital of the Company	400,000	0	0
Reserve fund	100,000	0	0
The guarantee funds of the Company consist now of :			
Issued capital	400,000	0	0
Reserve fund	100,000	0	0
Reserves for outstanding claims and risks not run off	70,540	15	10
	£570,540	15	10

Balance Sheet for the Period from 1st July, 1897, to 30th June, 1898.

Dr.

	£	s.	d.
Subscribed capital	400,000	0	0
Reserve fund	100,000	0	0
Creditors	22,035	12	4
Reserve for risks not run off	24,062	19	5
Reserve for outstanding claims	46,477	16	5
Gratuity fund for the clerks of the Company	6,255	0	0
Reserve for rebuilding house property	2,500	0	0
Dividends unclaimed	56	9	9
Balance of profit and loss account	7,167	11	3
	£608,555	9	2

Cr.

	£	s.	d.
Shareholders' acceptances for uncalled capital	300,000	0	0
Investments in bonds and mortgages	196,581	11	0
House property	12,086	10	6
Furniture	5	0	0
Cash in hand, at bankers' and bills receivable	40,855	17	3
Sundry debtors	3,050	18	6
Balances at the agents' and assured	54,498	11	9
Interest due and unpaid	1,477	0	2
	£608,555	9	2
Reserve fund	£100,000	0	0

Profit and Loss Account.

	£	s.	d.
Balance from last year's account	501	15	9
Reserve from last year's account for risks not run off and outstanding claims	65,299	7	10
Gross premium income during the period from 1st July, 1897, to 30th June, 1898	294,686	13	2
Balance of interest account	6,244	14	5
Total receipts	£366,732	11	2

	£	s.	d.			
Amount of premiums paid for reinsurance	111,736	16	7			
Net losses paid	146,814	12	0			
Agency commission and costs	23,845	3	5			
Expenses of management	6,627	12	1			
				289,024	4	1
Excess of receipts				£77,708	7	1

Deduct :

	£	s.	d.			
Reserve for risks not run off	24,062	19	5			
Reserve for outstanding claims	46 477	16	5			
				70,540	15	10
Net profits				£7 167	11	3

	£	s.	d.			
The general meeting voted the following distribution of the net profits.				£7,167	11	3
To shareholders 5 per cent. dividend	5,000	0	0			
Bonus to the directors	249	17	4			
Gratuities to the clerks of the Company	700	0	0			
Gratuity fund for the clerks of the Company	250	0	0			
Balance to next years' account	967	13	11			
				7,167	11	3

Mannheim, 11th October, 1898.

MANNHEIM INSURANCE COMPANY
(Mannheimer Versicherungsgesellschaft)

For the Board of Directors, F. ENGELHORN.

The Managers { MUHLINGHAUS. POST.

DIVISION B.

PROVINCIAL LICENSES: BEING INSURANCE COMPANIES LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

1 IN.

Life and Accident Insurance Companies

YEAR ENDING 31st DECEMBER, 1897.

EXCELSIOR LIFE INSURANCE COMPANY OF ONTARIO (LIMITED).

Commenced business 15th October, 1890.

HEAD OFFICE - - TORONTO.

President—E. F. CLARKE, M.P. | *Secretary*—EDWIN MARSHALL.

Authorized Capital, $500,000.

Subscribed Capital, $350,900. Paid up, $52,635.60.

Deposit at Provincial Treasury, $26,400.

Statement for the year ending 31st December, 1897.

ASSETS.

Real estate		$ 14,400 00
Mortgages		107,520 12
Loans on company's policies		8,969 77
Secured loans		60,496 00
Cash on hand, and in bank	$4,066 65	
Cash in bank, deposit receipt	5,500 00	
Cash in transit to head office	4,482 83	
		14,049 48
Cash in agents' hands		5,484 52
Bills receivable		418 02
Interest		3,681 61
Office furniture (not extended)	$1,855 62	
Outstanding premiums		19,239 92
Deferred "		13,893 33
Amount due account capital stock, shareholders' notes		96 50
Premium on capital stock		3,408 65
Short date notes for premiums		2,812 76
Suspense account		31 36
Fire insurance premiums		79 20
Other assets		1,516 00
Total assets		$256,097 24
Subscribed capital stock, uncalled		$298,264 40

Liabilities.

Reinsurance reserve (interest being taken at 4½ per cent.)	$178,729 48
Amount of loans	16,000 00
" due for salaries	811 66
" commission	3,594 60
" travelling expenses	332 40
" medical fees	1,029 56
" advance premiums	128 65
" agency	25 00
" other liabilities	75 60
Total amount of liabilities, except capital stock	$200,726 95
Capital stock paid up	$52,635 60

Receipts.

Amount received for premiums		$73,523 41
" interest		7,119 76
" advanced premiums		128 65
" capital stock (not extended)	$ 282 00	
" " premium on	674 05	
" mortgage loans	2,835 05	
" fire insurance premiums	100 67	
" suspense account	808 25	
" open accounts	250 53	
" collateral loans	481 00	
Total (not extended)	$5,431 55	
" loan		16,000 00
Total cash receipts		$96,771 82

Expenditure.

Amount paid for agents' commission and salary	$17,634 18
" salaries and auditors' fees	5,099 42
" travelling expenses	1,900 02
" statutory assessment and license fee, Ontario	95 35
" fees to other Governments	419 48
" medical fees	2,217 79
" legal expenses	267 67
" rent and taxes	1,334 16
" printing and stationery	1,629 55
" postage, telegrams and express	598 44
" office supplies	266 28
" actuarial fees	145 00
Total expenses of management carried forward	$31,607 34

Total expenses of management brought forward		$31,607 34

MISCELLANEOUS.

Amount paid for :—		
Death claims of 1897	$10,062 00	
Death claims of years prior to 1897	1,000 00	
		11,062 00
Dividends to policy holders		81 17
Annuities		300 00
Surrendered policies		2,974 61
Commission on loans		30 00
Advance premiums		26 30
Re-insurance premiums		3,204 75
Amount loaned in 1897, on bonds and debentures (not extended)	$58,818 30	
" " on policies "	2,478 72	
" advanced to agents "	1,520 88	
" open ledger accounts "	587 59	
" paid for office furniture "	166 45	
Total expenditure		$49,286 17

MISCELLANEOUS.

—	Number.	Amount.
		$ c.
Contracts in force 31st December, 1896	2,192	2,610,774 15
Contracts taken during 1897, new or renewed	1,355	719,048 00
Gross number and amount of contracts on foot at any time during 1897	3,547	3,329,822 15

Deductions.	Number.	Amount.		
		$ c.		
Contracts matured in 1897 (by death)	7	10,040 00		
" lapsed in 1897	494	452,561 00		
" surrendered				
for which cash values were paid (extended)	48	56,000 00		
" surrendered $7,000 00				
for which paid up policies have been granted amounting to 900 00				
Difference extended		6,100 00		
Amount by which various contracts, still on foot, were reduced, 1897		1,500 00		
Total deductions extended	549	526,201 00	549	526,201 00
Gross number and amount of contracts on foot at 31st December, 1897			2,998	2,803,621 15
Less " " " re-insured				139,500 00
Net " " " on foot at 31st December, 1897			2,998	2,664,121 15

STATEMENT OF CAPITAL STOCK.

31st December, 1897.

LIST OF STOCKHOLDERS.

Name.	Residence.	No. of shares.	Amount unpaid.	Amount paid up in cash.
			$ c.	$ c.
Allison, W. H. R., Q.C	Picton	1		15 00
Alexander, Rev. John	Toronto	5		75 00
Armstrong, John R	Ottawa	50		750 00
Armstrong, John	Owen Sound	10		150 00
Bell, William (estate)	Toronto	10		150 00
Bates, Andrew	"	5		75 00
Bullis, W. H., M.D	Dresden	10		150 00
Bowman, John	London	10		150 00
Burch, George	St. Catharines	100		1,500 00
Barr, David	Renfrew	50		750 00
Brown, W. E. (in trust)	Ottawa	7		105 00
Brown, Mrs. A. A	"	10		150 00
Brown, Mrs. John	Sherbrooke	5		75 00
Burkinshaw, F. W	Toronto	5		75 00
Booth, Robert	Pembroke	50		750 00
Bourinot, E. W	Wiarton	5		75 00
Bennett, Edward	Kingston	10		150 00
Breese, Wm	Chatsworth	1		15 00
Ball, Wm	Chatham	5		75 00
Clarke, E. F	Toronto	51		765 00
Clarke, Mrs. C. E	"	50		750 00
Clarke, R. R. (estate)	Millbrook	10		150 00
Chadwick, Allen	Kingston	2		30 00
Clubb, A	Toronto	1		15 00
Clayton, Thomas	"	10		150 00
Colter, W. F. B	Sarnia	50		750 00
Clement, A. D	Brantford	10		150 00
Cooney, C. T	Windsor	10		150 00
Campbell, Peter	Peterborough	5		75 00
Creasor & Smith	Owen Sound	50		750 00
Carswell, Jonathon	Renfrew	20		300 00
Carswell, James	"	10		150 00
Carswell, L. McV	"	20		300 00
Carnahan, W. J. A	Toronto	1		15 00
Cooke, J. C	Kincardine	5		75 00
Curry, W. H	Omemee	15		225 00
Coombe, F. E	Kincardine	5		75 00
Campbell, Capt. P. M	Collingwood	5		75 00
Craig, James	Toronto	2		30 00
Davies, S. J	Toronto	5		75 00
Doust, Joseph	"	22		330 00
Donnelly, Miss Minnie	"	1		15 00
Dixon, George	"	4		60 00
Dissette, Richard	"	5		75 00
Doty, John A	Bradshaw	10		150 00
Duggan, Joseph	Toronto	50		750 00
Drake, F. P., M.D	London	10	45 75	104 25
Dunlop, A (estate)	Pembroke	10		150 00
Dickson, J. B	"	10		150 00
Dickson, W. W., M.D	"	10		150 00
Dey, Mrs. Annie	Ottawa	20		300 00
Davies, J. J	Toronto	10		150 00
Dow, W. G., M.D	Owen Sound	20		300 00
Ego, Angus, M.D	Markdale	5		75 00
Ewens, William	Owen Sound	20		300 00
Edgar, R. (estate)	"	5		75 00

LIST OF STOCKHOLDERS.—*Continued.*

Name.	Residence.	No. of shares.	Amount unpaid.	Amount paid up in cash.
			$ c.	$ c.
Ferguson, John, M.D	Toronto	20		300 00
Fasken, David	"	15		225 00
Fasken, Mrs. Alice	"	72		1,080 00
Foulds, J. G	Sarnia	20		300 00
Fidge, W. C	Toronto	2		30 00
Falconer, G. H. (estate)	Streetsville	5		75 00
Fenton, W. E	Ottawa	10		150 00
Foster, A	Pembroke	25		375 00
Forster, James	Toronto	10		150 00
Falls, A. F	Chatham	5		75 00
Fisher, Thomas	Toronto	2	5 00	25 00
Forham, Michael	Owen Sound	10		150 00
Frost, A. J	"	10		150 00
Finnie, D. M	Ottawa	10		150 00
Gaskin, Capt. Jno	Kingston	20		300 00
Grant, Wilbur	Toronto	20		300 00
Gulledge, E. H	Oakville	35		525 00
Griffin, Mrs. Mara	Ottawa	50		750 00
Gillies, James	Carleton Place	55		825 00
Gillies, William	"	55		825 00
Gowan, Hon. J. R	Barrie	65		975 00
Gordon, Alex	Pembroke	20		300 00
Gordon, Alex. (in trust)	"	10		150 00
Gordon, Alex. (in trust)	"	10		150 00
Graydon, John	Streetsville	10		150 00
Graham, Jos	Meadowville	10		150 00
Graham, Thos. (estate)	"	10		150 00
Graham, W. G	Aurora	10		150 00
Graham, Mrs. E	Toronto	10		150 00
Gooderham, George	"	100		1,500 00
Grass, Ruliff	Trenton	105		1,575 00
Hughes, Jas. L	Toronto	10		150 00
Hendry, W. J	"	10		150 00
Harrington, Amos	"	1		15 00
Hallam, Ald Jno	"	50		750 00
Hood, Capt. C	"	11		165 00
Howarth, Thomas	Oakville	25		375 00
Hopper, Wm	Cobourg	12		180 00
Hopper, W. H	"	10		180 00
Hall, James	Owen Sound	2		30 00
Henderson, Jonathon	Barrie	10		150 00
Hale, Thos	Pembroke	25		375 00
Hoyle, W. H	Cannington	5		75 00
Howell, Chas	Owen Sound	10		150 00
Hilyer, Mrs. Geo	Stouffville	1		15 00
Jolliffe, Rev. T. W	Campbellford	5		75 00
Jones, John	"	10		150 00
Johnston, J. W	"	5		75 00
Johnston, J. R	"	3		45 00
Johnston, W. H., M.D	Fergus	10		150 00
Kidd, Alex	Sarnia	28		420 00
Kennedy, R. A., M.D	Ottawa	10		150 00
Kerr, William	Cobourg	1		15 00
Kennedy, William	Barrie	10		150 00
Knechtel, Daniel	Hanover	5		75 00
Kilbourn, G. S	Owen Sound	10		150 00
Lennox, C. P. (estate)	Toronto	20		300 00
Lang, J. W	"	75		1,125 00
Lee, J. W	Carleton Place	20		300 00
Latimer, Jas	"	4		60 00
Long, Thos	Toronto	20		300 00
Laird, Bros	Dresden	15		225 00

LIST OF STOCKHOLDERS.—*Continued.*

Name.	Residence.	No. of shares.	Amount unpaid.	Amount paid up in cash.
			$ c.	$ c.
McVety, A. F., M.D	Toledo, O	50		750 00
McKean, E. W	Hamilton	15		225 00
McMaster, Jno	Windsor	35		525 00
McLeary, Wm	Thorold	2		30 00
McCarroll, Thos	Meaford	1		15 00
McCullough, J. H	Owen Sound	5		75 00
McCormick, Andrew	Pembroke	10		150 00
McCullough, T., M.D	Chatsworth	5		75 00
McDonald, Jno	"	5		75 00
McFarland, W. J	Markdale	50		750 00
McLean, W. A	Owen Sound	5		75 00
McFaul, A. W	"	9		135 00
Macvicar, S. A	Sarnia	30		450 00
MacCarthy, H. F	Ottawa	50		750 00
Murray, Jas	Toronto	5		75 00
Mitchell, C. W	Ottawa	10		150 00
Marshall, Edwin	Toronto	10		150 00
Main, J. J	"	20		300 00
Miller, Mrs. M. J	"	5		75 00
Matheson, Wm. (estate)	Ottawa	40		600 00
Morrow, A	Toronto	5		75 00
Morrison, G. E	Sarnia	10		150 00
Moore, C. S., M.D	London	10	45 75	104 25
Miall, Edward	Ottawa	50		750 00
Mackie, Thos	Pembroke	20		300 00
Murphy, Rev. A	Ingersoll	10		150 00
Mohr, Ephraim (estate)	Arnprior	20		300 00
Morgan, J. D	Dundalk	15		225 00
McKay, A. G	Owen Sound	25		375 00
Macpherson, Angus	Markdale	10		150 00
Notter, Mrs. F. J	Owen Sound	5		75 00
Osburn, M. J	Owen Sound	5		75 00
Porter, Frank	Toronto	2		30 00
Palling, J. F., M.D	Barrie	4		60 00
Parker, S. J	Owen Sound	85		1,275 00
Price, Carson	Holland Centre	3		45 00
Reid, J. W	Toronto	1		15 00
Redfern, J. W	Owen Sound	10		150 00
Rowland, O. P. (estate)	Collingwood	10		150 00
Rowland, Jno. (estate)	"	20		300 00
Robertson, Capt. W. T	Owen Sound	10		150 00
Ronan, J. H	Sarnia	10		150 00
Richardson, Matthew	Fleetherton	5		75 00
Ross, Miss M. A	Barrie	5		75 00
Ross, Miss M. E	"	5		75 00
Robertson, Jno	Toronto	5		75 00
Reedy, George	Barrie	20		300 00
Ross, W. A., M.D	"	6		90 00
Sutherland, Rev. A., D.D	Toronto	5		75 00
Stevens, E. A	"	10		150 00
Shaw, Abraham	Kingston	2		30 00
Sing, Rev. S	Foxborough	20		300 00
Stewart, Neil	Ottawa	50		750 00
Scagal, J. D	New Westminster	10		150 00
Scott, Wm	Toronto	10		150 00
Smith, H. B	Owen Sound	10		150 00
Schmidt, Geo	Pembroke	5		75 00
Smith, F. M	Barrie	3		45 00
Sandford, S. J	"	2		30 00
Smith, H. E	Owen Sound	20		300 00
Smart, A. M. (trustee)	London	21		315 00

LIST OF STOCKHOLDERS.—*Concluded.*

Name.	Residence.	No. of shares.	Amount unpaid.	Amount paid up in cash.
			$ c.	$ c.
Tucker, Rev. S.	Toronto	20		300 00
Tallmadge, E. H	"	20		300 00
Tinning, J. B.	"	1		15 00
Tolchard, H	"	5		75 00
Thompson, J. E	Arnprior	5		75 00
Urquhart, John, M.D.	Oakville	60		900 00
Vail, C. L, M.D	Sarnia	4		60 00
Whiteside, T. R	Toronto	2		30 00
Whittaker, G. K	Point Edward	20		300 00
Williams, Mrs. E.	Toronto	10		150 00
Wilks, Mrs. A	"	1		15 00
Wells, W. C	"	1		15 00
Ward, W. O	"	5		75 00
Woollings, Jas	"	4		60 00
Williams, M. H	Oakville	35		525 00
Weir, G. E.	Dresden	20		300 00
Weir, Miss Caroline	"	30		450 00
Weir, Miss Catherine	"	30		450 00
Wedge, George	Carleton Place	3		45 00
Ward, G. D	Cobourg	5		75 00
Wightman, Robert	Owen Sound	20		300 00
Watson, R. McD.	St. Catharines	3		45 00
Wilson, David	Collingwood	10		150 00
White, A. T	Pembroke	10		150 00
Williams, William	Collingwood	2		30 00
Wesley, Samuel	Barrie	14		210 00
Workman, Thomas	Ottawa	50		750 00
White, Peter, M.P	Pembroke	10		150 00
White, W. R.	"	5		75 00
Woolings, Mrs. A. B	Toronto	1		15 06
Wrenshall, Anna B.	Brantford	10		150 00
		3,509	96 60	52,539 10
Amount paid by interest bearing notes				96 50
Total		3,509		52,635 60

FARMERS' AND TRADERS' LIFE AND ACCIDENT INSURANCE COMPANY (LIMITED).

Commenced business 5th March, 1897.

HEAD OFFICE, ST. THOMAS, ONT.

President—J. H. STILL. | *Secretary*—D. E GALBRAITH.

Authorized Capital, $500,000.

Subscribed Capital, $336,500. Paid up, $30,053.20.

Deposit at Provincial Treasury, $25,000.

Statement for the year ending 31st December, 1897.

ASSETS.

Debenture		$25,000 00
Cash on hand at head office	$ 185 86	
Cash on deposit Atlas Loan Company, St. Thomas	2,495 66	
		2 681 52
Outstanding premiums		2,695 35
Deferred premiums		455 12
Office furniture (not extended)	$500	
Total assets		$30,831 99
Subscribed capital stock uncalled		$302,850 00
" " called but still unpaid		3,596 80

LIABILITIES.

Unpaid loans	$2,575 00
Reinsurance reserve (interest being taken at 4½ per cent.)	5,309 47
Commission	1,000 00
Medical fees	501 00
Total liabilities to public	$9,385 47
Capital stock paid up	$30 053 20

RECEIPTS.

Cash received for premiums	$4,016 56
" " interest or dividends	1,225 50
" " calls on stock	30,054 20
" " borrowed money	5,000 00
Total receipts	$40,296 26

EXPENDITURE.

(*a*)—Expenses of Management.

Cash paid for commissions, salaries and bonus	$3,905 43
" law costs	112 40
" medical examiners' fees	560 00
" fuel and light	7 75
" interest and exchange	156 13
" incorporation and license fee	150 00
" travelling expenses	1,118 67
" rent and taxes	37 50
" salaries, directors' and auditors' fees	1,184 00
" printing, stationery and advertising	703 77
" postage, telegrams and express	121 87
Total expenses of management	$8,057 52

(*b*)—Miscellaneous

Cash paid in repayment of loans	2,500 00
" for debenture	25,000 00
" preliminary expenses	2,057 22
Total expenditure	$37,614 74

MISCELLANEOUS.

——	Number.	Amount.
		$ c.
Contracts taken during 1897	255	246,500 00
Deductions—*None.*		
Gross number and amount of contracts on foot at 31st December, 1897	255	246,500 00
Re-insured—*None.*		
Net number and amount of contracts on foot at 31st December, 1897	255	246,500 00

LIST OF STOCKHOLDERS.

Name.	Residence.	No. of shares subscribed for.	Amount subscribed for.	Amount paid up in cash.
			$ c.	$ c.
Albee, W. E	St. Thomas	10	1,000 00	100 00
Acres, H. M	Delaware	10	1,000 00	100 00
Anderson, Dr. J. R	Ailsa Craig	10	1,000 00	100 00
Armitage, James	St. Thomas	10	1,000 00	100 00
Allen, T	St. Thomas	1	100 00	10 00
Armstrong, Sarah	London	2	200 00	20 00
Ashton, W. H	Copenhagen	20	2,000 00	200 00
Beaton, Alex	West Lorne	50	5,000 00	500 00
Brierly, J. S	Montreal	10	1,000 00	85 70
Burness, Geo	London	10	1,000 00	100 00
Becker, W. A	West Lorne	10	1,000 00	100 00
Becker, Cynthia	West Lorne	10	1,000 00	100 00
Ballah, Jennie	West Lorne	10	1,000 00	100 00
Begg, James	St. Thomas	10	1,000 00	100 00
Butler, E. J	St. Thomas	5	500 00	50 00
Betts, J	Mt. Brydges	10	1,000 00	100 00
Black, James	Fingal	20	2,000 00	200 00
Brown, David	St. Thomas	10	1,000 00	100 00
Belfry, James	St. Thomas	20	2,000 00	200 00
Brown, Almer	Welland	1	100 00	10 00
Barnard, J. F	St. Thomas	10	1,000 00	100 00
Burkeholder, G. S	Hamilton	10	1,000 00	37 50
Bice, N	Mt. Brydges	10	1,000 00	
Burnett, H. W	London	10	1,000 00	
Beith, Robert	Bowmanville	5	500 00	
Campbell, John	St. Thomas	50	5,000 00	500 00
Campbell, James	Fingal	20	2,000 00	200 00
Cahill, E	West Lorne	6	600 00	60 00
Cole, Albert	West Lorne	6	600 00	60 00
Crawford, W. C	Tilbury	10	1,000 00	100 00
Couse, J. A	St. Thomas	5	500 00	50 00
Curtis, R. B	Caradoc	20	2,000 00	200 00
Caw, Dr. W	Parkhill	13	1,300 00	130 00
Cloes, L. R	New Sarum	10	1,000 00	100 00
Campbell, G. W	Palmerston	10	1,000 00	35 00
Canfield, James	Woodstock	10	1,000 00	100 00
Campbell, N. M	St Thomas	50	5,000 00	500 00
Campbell, Neil	Fingal	5	500 00	50 00
Campbell, Alex	St. Thomas	5	500 00	50 00
Campbell, A. P	St. Thomas	50	5,000 00	500 00
Chant, S	St. Thomas	50	5,000 00	500 00
Coleman, J. A	Niagara Falls	2	200 00	20 00
Cuthbertson, D. G	Ingersoll	5	500 00	50 00
Carruthers, J	Prescott	5	500 00	50 00
Campbell, Jno	St. Thomas	10	1,000 00	5 00
Corbett, W. L	Brinsley	1	100 00	10 00
Coyne, W. P	Ingersoll	5	500 00	
Clark, J. M	Smith's Falls	5	500 00	
Currie, T. O	Strathroy	5	500 00	
Coyne, J. H	St. Thomas	50	5,000 00	500 00
Duffie'd, J. C	London	50	5,000 00	500 00
Dickson, M	St. Thomas	10	1,000 00	100 00
Delavargn, Merit	St. Thomas	2	200 00	20 00

LIST OF STOCKHOLDERS.—*Continued.*

Name.	Residence.	No. of shares subscribed for.	Amount subscribed for.	Amount paid up in cash.
			$ c.	$ c.
Ellman, J. H	Union	50	5,000 00	500 00
Egan, P. L. M	St. Thomas	10	1,000 00	100 00
Elliot, Jno. A	Ridgetown	5	500 00	50 00
Esplin, Maggie H	Alexandria	5	500 00	50 00
Eastman, D. W	Smithville	20	2,000 00	200 00
Ellis, H. T. W	Windsor	20	2,000 00	
Ferguson, A. J	St. Thomas	10	1,000 00	100 00
Fuller, J. A	West Lorne	6	600 00	60 00
Ferguson, D. D	St. Thomas	20	2,000 00	200 00
Fraser, A. S	Sarnia	3	300 00	30 00
Futcher, Thos	St. Thomas	5	500 00	50 00
Ferguson, Jno. D	St. Thomas	20	2,000 00	200 00
Ferguson, Geo. C	Brooklyn, N.Y	50	5,000 00	500 00
Fraser, P. M	St. Thomas	50	5,000 00	500 00
Ferguson, Dougald	Pt. Stanley	50	5,000 00	
Ferguson, John	Tilbury	5	500 00	
Finkle, H J	Woodstock	10	1,000 00	100 00
Fry, W. H	Fenwick	10	1,000 00	
Gilbert, R	St. Thomas	10	1,000 00	100 00
Galbraith, D. E	St. Thomas	10	1,000 00	100 00
Gay, William	St. Thomas	5	500 00	50 00
Gray, D	Ailsa Craig	10	1,000 00	100 00
Griffin, J. A	St. Thomas	5	500 00	50 00
Galbraith, Mrs. J. H	St. Thomas	10	1,000 00	100 00
Gilbert, P. W	St. Thomas	10	1,000 00	100 00
Gilbert, G. W	Sparta	5	500 00	50 00
Grist, Chas	Strathroy	10	1,000 00	100 00
Grierson, W. P	Wingham	12	1,200 00	120 00
Gregory, W. L	Sparta	10	1,000 00	100 00
Gilbert, M. A	St. Thomas	50	5,000 00	500 00
Green, F. T	Wellandport	1	100 00	10 00
Gray, W. L	Pembroke	5	500 00	50 00
Gunn, H	Ailsa Craig	10	1,000 00	
Harvey, E. C	St. Thomas	10	1,000 00	100 00
Hall, Robert	Ridgetown	5	500 00	50 00
Heard, William	St. Thomas	10	1,000 00	100 00
Harris, W. C	Delaware	10	1,000 00	100 00
Heard, R. A	St. Thomas	5	500 00	50 00
Heard, Robert	St. Thomas	10	1,000 00	100 00
Harrison, F. L	Strathroy	20	2,000 00	200 00
Honsinger, B. F	St. Thomas	10	1,000 00	100 00
Haight, S. D	Union	10	1,000 00	100 00
Hodge, William	Alexandria	2	200 00	20 00
Hearnden, George	Alexandria	2	200 00	20 00
Hart, Dr. N. W	Prescott	4	400 00	40 00
Holmes, C. T	Wellandport	1	100 00	10 00
Horton, E. A	St. Thomas	20	2,000 00	200 00
Hall, Dr. W. R	Chatham	3	300 00	
Jackson, W. R	St. Thomas	10	1,000 00	100 00
Johnson, Mrs. M. B	St. Thomas	5	500 00	50 00
Jarvis, F. C	Delaware	5	500 00	50 00
James, Maria	Woodstock	10	1,000 00	100 00
Jackson, C. L	Simcoe	10	1,000 00	100 00
Kippen, C. C	Tilbury	10	1,000 00	100 00
Kilgour, J. A	St. Thomas	10	1,000 00	100 00
Little, R. A	London	20	2,000 00	200 00
Lebel, Thos	Sarnia	1	100 00	10 00
Lewis, Joshua	St. Thomas	10	1,000 00	100 00
Learn, C. O	Aylmer	5	500 00	50 00

LIST OF STOCKHOLDERS—*Continued.*

Name.	Residence.	No. of shares subscribed for.	Amount subscribed for.	Amount paid up in cash.
			$ c.	$ c.
Lang, D	Eagle	10	1,000 00	100 00
Lewis, F. S	St. Thomas	10	1,000 00	100 00
Morris, Wm	St. Thomas	50	5,000 00	500 00
Monroe, G. H	West Lorne	50	5,000 00	500 00
Miller, E. A	Aylmer	50	5,000 00	500 00
Mothersill, Dr. L. J	Port Stanley	5	500 00	50 00
Morris, C. E	Delaware	10	1,000 00	100 00
Monroe, A. M	Ailsa Craig	10	1,000 00	100 00
Mathieson, Dr. J. H	St. Mary's	30	3,000 00	300 00
Miller, James	Arnprior	5	500 00	50 00
Meek, James	Pt. Stanley	10	1,000 00	
McGregor, John A	Tilbury	50	5,000 00	500 00
McGregor, Peter	West Lorne	6	600 00	60 00
McPherson, Dugald	West Lorne	6	600 00	60 00
McKillop, John A	West Lorne	3	300 00	30 00
McKillop, D	West Lorne	3	300 00	30 00
McPherson, D	Crinan	1	100 00	10 00
McKinley, Jas. E	Ridgetown	20	2,000 00	200 00
McNabb, P. J	St. Thomas	10	1,000 00	100 00
McCallum, Dr. H. A	London	30	3,000 00	300 00
McCallum, Miss C	London	10	1,000 00	100 00
McGregor, A. D	St. Thomas	20	2,000 00	200 00
McCandless, C. D	Delaware	5	500 00	50 00
McLeod, D. N	Parkhill	20	2,000 00	200 00
McGregor, J. J	St. Thomas	25	2,500 00	250 00
McKay, H	London	20	2,000 00	200 00
McDowell, Jas. A	Sarnia	3	300 00	30 00
McKay, R. A	St. Thomas	20	2,000 00	200 00
McCausland, J. A	Aylmer	5	500 00	50 00
McNish, D	Fingal	20	2,000 00	200 00
McGregor, John	St. Thomas	10	1,000 00	100 00
McCrimmon, Angus	"	50	5,000 00	500 00
McCrimmon, Dr. A. J	"	20	2,000 00	200 00
McColl, D. N	West Lorne	10	1,000 00	100 00
McLean, W. H	Crinan	3	300 00	30 00
McKay, Dr. A	Ingersoll	10	1,000 00	100 00
McLaughlin, R. T	Alba	5	500 00	50 00
McLennan, R. R	Cornwall	5	500 00	50 00
McGaugan, Alex	St Thomas	20	2,000 00	200 00
McIntosh, D	Moose Creek	1	100 00	10 00
McCallum, D	St. Thomas	30	3,000 00	300 00
McLarty, A	Fingal	5	500 00	50 00
McKillop, J. G	West Lorne	3	300 00	
McEvoy, J. M	London	50	5,000 00	500 00
McMullen, D. M	Woodstock	10	1,000 00	100 00
McColl, A	Simcoe	20	2,000 00	200 00
Norman, William	Union	10	1,000 00	100 00
New, C. J	Thamesville	50	5,000 00	
Orchard, William	Shedden	2	200 00	
Partridge, Benj	West Lorne	6	600 00	60 00
Perkins, L	Delaware	5	500 00	50 00
Penhale, M. A	St. Thomas	15	1,500 00	150 00
Penhale, John	"	50	5,000 00	500 00
Penhale, Nelson	"	25	2,500 00	250 00
Penhale, William	"	25	2,500 00	250 00
Peneale, Mrs. M	"	10	1,000 00	100 00
Piper, S T	Lambeth	20	2,000 00	200 00
Perkins, W. J	Ridgetown	3	300 00	30 00
Powell, F. C	Kincardine	10	1,000 00	100 00
Pettit, W. V	Westlake	2	200 00	20 00

LIST OF STOCKHOLDERS.—*Concluded*

Name.	Residence.	No of shares subscribed for.	Amount subscribed for.	Amount paid up in cash.
			$ c.	$ c.
Penhale, T. J	Mapleton	10	1,000 00	100 00
Potts, W. C	St. Thomas	5	500 00	
Perry, S. O	"	20	2,000 00	
Robb, E. G	Montreal	10	1,000 00	100 00
Regan, C. W	St. Thomas	10	1,000 00	100 00
Reycraft, John	Ridgetown	10	1,000 00	100 00
Roe, Henry	St. Thomas	3	300 00	30 00
Richardson, J. S	Tilbury	5	500 00	50 00
Reycraft, William	Highgate	5	500 00	50 00
Rosser, Joseph	Ailsa Craig	25	2,500 00	250 00
Reynolds, S	St. Thomas	10	1,000 00	100 00
Robb, Miss C. J	London	20	2,000 00	200 00
Reath, William	St. Thomas	10	1,000 00	100 00
Reid, J. D	Cardinal	3	300 00	30 00
Rogers, D. D	Kingston	5	500 00	
Still, J. H	St. Thomas	50	5,000 00	500 00
Sherman, J. A	"	20	2,000 00	200 00
Scarff, F. M	Tilbury	10	1,000 00	100 00
Stewart, William	Sarnia	3	300 00	30 00
Sherlock, G. L	St. Thomas	50	5,000 00	500 00
Soules, Walter	Hamilton	10	1,000 00	100 00
Smith, Dr. W. E	St. Thomas	10	1,000 00	100 00
Sampson & Sanderson	Windsor	10	1,000 00	100 00
Snyder, R. A. A	St. Thomas	8	800 00	80 00
Steward, Geo	Wellandport	5	500 00	10 00
Smith, E. A	St. Thomas	20	2,000 00	200 00
Skinner, Hugh R	Woodstock	10	1,000 00	25 00
Stalker, Peter	West Lorne	6	600 00	
Stalker, Dr. J	Ridgetown	50	5,000 00	
Scott, J. H	Delaware	5	500 00	50 00
Tonge, J. H	St. Thomas	10	1,000 00	100 00
Taylor, J. F	West Lorne	3	300 00	30 00
Turville, Geo	St. Thomas	5	500 00	50 00
Thompson, Dr. Alex	Strathroy	50	5,000 00	500 00
Trott, William	St. Thomas	10	1,000 00	
Trembly, T. H	Tilbury	5	500 00	50 00
Utter, J. T	St. Thomas	20	2,000 00	200 00
Wallace, A. E	St. Thomas	50	5,000 00	500 00
Wilkinson, J	"	50	5,000 00	500 00
Webster, Dr. D. F	West Lorne	6	600 00	60 00
Wallace, J. C	Ridgetown	10	1,000 00	100 00
Ward, E. E. A	"	5	500 00	50 00
Watson, Thomas	Parkhill	20	2,000 00	200 00
Webster, J. F	St. Thomas	10	1,000 00	100 00
Williams, Hugh	"	20	2,000 00	200 00
Wilcox, Geo. W	"	20	2,000 00	200 00
Waugh, R	Guelph	50	5,000 00	500 00
White, Walter C	Blenheim	10	1,000 00	100 00
Westlake, J. H	St. Thomas	10	1,000 00	100 00
Wilson, J. L	Alexandria	50	5,000 00	500 00
Williams, C. E	St. Thomas	10	1,000 00	100 00
White, D. J	Ailsa Craig	5	500 00	5 00
Wheeler, J. N	St. Thomas	10	1,000 00	100 00
White, W. W	Aylmer	5	500 00	
Waltz, A. D	St. Thomas	10	1,000 00	
Zumstein, Dr. J. M	Smithville	1	100 00	10 00
Total		3,365	336,500 00	30,053 20

PEOPLE'S LIFE INSURANCE COMPANY.

Commenced business, 4th May, 1892.

HEAD OFFICE, TORONTO.

President—W. W. Ogden, M.D. | *Secretary*—Thomas Jolliffe.

Authorized Debenture Capital, $50,000.00.

Deposit at Provincial Treasury, $10,000.00.

Statement for year ending 31st December, 1897.

Assets.

Deposit receipts, Government deposit		$10,000 00
Cash on hand, head office	$ 57 75	
" in Imperial Bank, Toronto	267 86	
" in Bank of Nova Scotia, Toronto	10,000 00	
		10,325 61
" in agent' hands		9,180 62
Bills receivable more than one year over due (not extended)	$4,890 55	
Deferred and outstanding premiums		5,390 29
Interest		127 65
Total assets		$35,024 17

Liabilities.

Reinsurance reserve for Life Insurance Contracts (interest being taken at 4½ per cent)	$20,789 89
Reinsurance reserve for Accident Insurance Contracts, unearned premiums	483 93
Interest	991 69
Rent	159 40
All other liabilities	973 97
Total amount of liabilities, except debentures	$23,398 88
Debentures outstanding	$39,625 00

Receipts.

Cash received for premiums		$9,642 23
" interest		52 28
" debentures (not extended)	$10,500 00	
" bills receivable		197 48
" exchange		3 13
" borrowed money		1,151 55
" advances		1,339 37
" other sources		38 86
Total receipts		$12,424 90

EXPENDITURE.

Amount paid for rent, taxes	$ 312 50
" interest	1,405 69
" agents' commission	3 088 08
" salaries	2,248 00
" medical fees	469 10
" travelling expenses	563 38
" postage, telegrams, etc	73 00
" printing, stationery and advertising	627 88
" statutory assessment and license fee	39 80
" legal expenses	150 00
" sundry expenses	215 98
	$9,193 41

MISCELLANEOUS.

Amount paid for losses		1,084 17
" in repayment of loans		1,692 73
" advances to agents		4,781 17
" surrenders		785 00
" redeeming debentures (not extended)	$3,075 00	
" reinsurance		189 40
" office furniture		101 15
" policy fees		10 00
Total expenditure		$17,837 03

MISCELLANEOUS.

Life.	Number.	Amount.	Number.	Amount.
Contracts in force 31st December, 1896			165	$246.581 46
" taken during 1897, new or renewed			243	334,000 00
Gross number and amount of contracts on foot at any time during 1897			408	580,581 46
	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1897 by death	1	1,000 00		
" lapsed in 1897	68	112,500 00		
" surrendered for which cash values were paid (extended)	3	6,150 00		
" surrendered $10,000.00 for which paid up policies have been granted amounting to 1,889.09	8			
Difference extended $8,110.91				
Amount by which various contracts, still on foot, were reduced in 1897		8,110 91		
Total deductions extended	80	127,760 91	80	127,760 91
Gross number and amount of contracts on foot at 31st December, 1897			328	452,820 55
Less number and amount of contracts reinsured; none.				
Net number and amount of contracts on foot at 31st December, 1897			328	452,820 55

Accident.	Number.	Amount.
Policies issued in 1897	71	$109,500 00
Deductions: none.		
Policies in force 31st December, 1897	71	109,5 00 00
Total Life and Accident	399	562,320 5

LIST OF DEBENTURE HOLDERS.

Name.	Residence.	Amount subscribed.	Amount paid up.
		$ c.	$ c.
Edwin Abbott	Brockville	600 00	600 00
John. N. Abbot, estate	"	600 00	600 00
Alfred Baker, M.A	Toronto	1,050 00	1,050 00
Robert Bowie	Brockville	1,600 00	1,600 00
N. Cossit, sr	Brockville	12,800 00	12,800 00
Allan Francis	Renfrew	600 00	600 00
John Fleet	Toronto	2,675 00	2,675 00
M. Forham	Owen Sound	1,200 00	1,200 00
Mrs. Victoria Greenfield	Toronto	600 00	600 00
James Hope	Ottawa	500 00	500 00
C. H. Hubbard	Toronto	500 00	500 00
Thomas Horace	"	1,200 00	1,200 00
S. F. Kilgore	"	2,500 00	2,500 00
James P. Murray	"	800 00	800 00
W. W. Ogden, M.D	"	10,600 00	10,600 00
Gordon A. Starr	Brockville	600 00	600 00
Hon. M. Sullivan, Senator	Kingston	600 00	600 00
Frank Turner, C.E	Toronto	600 00	600 00
Total		39,625 00	39,625 00

RECAPITULATION

OF

ASSETS, LIABILITIES, REVENUE AND EXPENDITURE

OF LIFE AND ACCIDENT INSURANCE COMPANIES.

LIFE AND ACCIDENT INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Real estate.	Bonds, mortgages and other investments.	Interest accrued.	Cash.	Agents' balances.	Bills receivable.	Shareholders' notes on account of capital stock.	Deferred premiums.	Premiums outstanding.	Short date premium notes.	Loans on company's policies.	Premium on capital stock.	All other assets.	Total.	Subscribed capital stock uncalled.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Excelsior Life (Joint Stock)	14,400 00	168,016 12	3,681 61	14,049 48	5,484 52	418 02	96 50	13,893 33	19,239 92	2,812 76	8,969 77	3,408 65	1,626 56	256,097 24	298,264 40
Farmers' and Traders' Life (Joint Stock)	.....	25,000 00	.....	2,681 52	.....	.....	.....	455 12	2,695 35	.....	.....	.....	.....	30,831 99	302,850 00
People's Life (Mutual)	.....	.....	127 65	20,325 61	9,180 62	.....	.....	.....	5,390 29	.....	.....	.....	.....	35,024 17	Nil.
Totals	14,400 00	193,016 12	3,809 26	37,056 61	14,665 14	418 02	96 50	14,348 45	27,325 56	2,812 76	8,969 77	3,408 65	1,626 56	321,953 40	601,114 40

Government Deposit as follows: Excelsior Life, $26,400; Farmers' and Traders' Life (Limited), $25,000; People's Life, $10,000.

LIABILITIES FOR THE YEAR ENDING 31st DECEMBER, 1897.

Name of company. WITHWITH.	Loans.	Re-insurance reserve.	Salaries and general expenses.	Medical fees.	Commission.	Travelling expenses.	Other liabilities.	Total liabilities except capital stock.	Paid up capital or debenture capital.	Grand total of liabilities.	Number of policies in force.	Total amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$		$ c.
Excelsior Life (Joint Stock)	16,000 00	*178,729 48	811 66	1,029 56	3,594 60	332 40	229 25	200,726 95	52,635 60	253,362 55	2,998	2,664,121 15
Farmers' and Trader's Life (Joint Stock)	2,575 00	*5,309 47	.....	501 00	1,000 00	.....	.....	9,385 47	30,053 20	39,438 67	255	246,500 00
People's Life (Mutual)	.....	*†21,273 82	.....	346 60	.....	.....	1,779 06	23,398 88	39,625 00	63,023 88	‡399	‡562,320 55
Totals	18,575 00	205,312 77	811 66	1,876 56	4,594 60	332 40	2,008 31	233,511 30	122,313 80	355,825 10	3,652	3,472,941 70

* Calculated on the Hm. Table, interest at 4½ per cent. per annum. † Life, $20,789.89; Accident, $483.93. ‡ Including Accident, 71, $109,500

INCOME FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Gross premiums.	Interest.	Borrowed money.	Rent.	Calls on stock.	Other sources.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Excelsior Life (Joint Stock)	79,523 41	7,119 76	16,000 00	.....	.....	128 65	96,771 82
Farmers' and Traders' Life (Joint Stock)	4,016 56	1,225 50	5,000 00	.....	30,054 20	.....	40,296 26
People's Life (Mutual)	9,642 23	52 28	1,151 55	.....	.....	1,578 84	12,424 90
Totals	87,182 20	8,397 54	22,151 55	.....	30,054 20	1,707 49	149,492 98

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EXPENDITURE FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Expenses of management.					Total expenses of management.	Repayment of loans.	Surrenders.	Dividend to policy-holders.	Payment of annuities.	Losses.	Re-insurance.	Advanced to agents.	Other expenditure.	Total.
	Agents' commission and salary.	Salaries.	Medical fees.	Legal expenses.	All other.										
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	c.	$ c.	$ c.	$ c.	$ c.	$ c.
Excelsior Life	17,634 18	5,099 42	2,217 79	267 67	6,388 28	31,607 34	.....	2,974 61	81 17	300 00	11,062 00	3,204 75	.....	56 30	49,286 17
Farmers' and Traders' Life	3,905 43	1,184 00	560 00	112 40	2,295 69	8,057 52	2,500 00	.....	.....	.....	.....	.....	.....	*27,057 22	37,614 74
People's Life	3,088 08	2,248 00	469 10	150 00	3,238 23	9,193 41	1,692 73	785 00	.....	.....	1,084 17	189 40	4,781 17	111 15	17,837 03
Totals	24,627 69	8,531 42	3,246 89	530 07	11,922 20	48,858 27	4,192 73	3,759 61	81 17	300 00	12,146 17	3,394 15	4,781 17	27,224 67	104,737 94

* Debentures purchased, $25,000; and preliminary expenses, $2,057.22.

JOINT STOCK FIRE INSURANCE COMPANIES.

YEAR ENDING 31ST DECEMBER, 1897.

JOINT STOCK FIRE INSURANCE COMPANIES

YEAR ENDING 31ST DECEMBER, 1897.

FOR FIRE INSURANCE EXCHANGE CORPORATION (STOCK AND MUTUAL) HAND-IN-HAND INSURANCE COMPANY (MUTUAL AND STOCK), AND MILLERS' AND MANUFACTURERS' INSURANCE COMPANY (STOCK AND MUTUAL), SEE UNDER "CASH MUTUAL COMPANIES."

KEYSTONE FIRE INSURANCE OF SAINT JOHN.

HEAD OFFICE ST. JOHN, N.B.

Commenced business October 1st, 1889.

President—HON. A. F. RANDOLPH. *Vice-President*—ALFRED MARKHAM.

Authorized capital, $200,000.

Subscribed capital, $200,000; paid up, $40,000.

Securities deposited in Treasury of Ontario, $24,840.00.

ASSETS.

Amount of Dominion of Canada 4 per cent. stock			$24,840 00
" Province of New Brunswick bonds			10,500 00
" Sault Ste. Marie bonds			5,150 00
" Cash on hand	$ 112 73		
" " deposit in Bank of New Brunswick	3,209 35		
" " " " Nova Scotia	5,000 00		
" " " " Halifax Banking Co	5,000 00		
			13,322 08
" Cash in agents' hands			753 76
" Bills receivable			274 26
" Interest accrued and unpaid			524 92
" Outstanding premiums			518 43
" Premiums due from other companies			3,611 71
" Due from other sources			156 43
" Office furniture, supplies and insurance plans (not extended)	$2,530 21		
Total assets			$59,651 59
Capital stock subscribed but uncalled			$160,000 00

LIABILITIES.

Amount of adjusted losses	$1,106 34
" resisted losses	2,150 00
" supposed losses	5,561 50
Unearned premiums, being 50 per cent. of gross premiumn	29,210 27
Accrued salaries	516 00
All other liabilities	184 03
Total liabilities, except capital stock	$38,728 14
Capital stock paid up in cash	$40,000 00

RECEIPTS

Gross premiums received in cash	$60,060 97
Interest	1,613 71
Re-insurance on account losses	6 029 77
Calls on stock	20,000 00
Sale of stock	2 376 00
Agents' balances	4,959 72
Balances from other Co's	3,076 08
Outstanding premiums	526 47
Other sources	101 37
Total receipts	$98 744 09

EXPENDITURE.

Expenses of Management:

Paid for investigation of claims		$ 909 49
" commission or brokerage		11,528 59
" statutory assessment and license fee		76 19
" rent and taxes		899 71
" travelling expenses		135 90
" printing and stationery		381 62
" postage and telegrams		213 75
" salaries, directors' and auditors' fees		3,063 00
" interest		43 86
" law costs		1,263 46
Total expenses of management		$18,515 57

Miscellaneous payments:

Amount paid for losses prior to 1897	$ 7,050 71	
" " of 1897	44,985 26	
		52,035 97
" for re insurance premiums		3,444 84
" rebate		11,052 40
" other purposes		1,329 02
Total expenditure		$86,377 80

General business: MISCELLANEOUS.

Amount as originally written	$5 926,796 00
Less cancelled	834 487 00
	$5,092.309 00
Less re-insured	294 894 00
Net risks in force 31st December, 1897	$4,797,415 00

In Ontario:

Amount as originally written	$2,125,649 00
Less cancelled	266,779 00
	$1,858,870 00
Less re-insured	145,698 00
Net risks in force 31st December, 1897	$1,713,172 00

KEYSTONE FIRE INSURANCE COMPANY OF ST. JOHN, N.B.

31st December, 1897.

LIST OF STOCKHOLDERS.

Name.	Residence.	No. shares.	Amount paid up.
			$ c.
Armstrong, John R	St. John	20	160 00
Baird, Geo. T	Perth, Vict. Co.	200	1,600 00
Buckerfield, E. B	Harcourt, N. B	35	280 00
Butcher, Annie S	St. John	20	160 00
Berryman, Charlotte C	"	40	320 00
Bell, A. H	St. Stephen	1	8 00
Barnhill, A. P	St. John	32	256 00
Butcher, F. R	"	131	1,048 00
Currie, J. Z	Boston	80	640 00
Chestnut, Henry	Fredericton, N. B	40	320 00
Carritte de B	St. John	20	160 00
Clarke, Geo. J	St. Stephen, N. B	10	80 00
Chapman, W. H	Dorchester, N. B	5	40 00
Clarke, L. D	St. John, N. B	10	80 00
Cox, Hon. Geo. A	Toronto	20	160 00
Cox, Hon. Geo. A. and J. J. Kenny in trust.	"	3,470	27,760 00
Dunn, E G	Lancaster, St. John	20	160 00
Dunn, Lucinda R	St. John	25	200 00
Edgecombe, F. B.	Fredericton	40	320 00
Emerson, H. R	Dorchester	5	40 00
Edgecombe, John	St. John	1	8 00
Edwards, M. B	"	2	16 00
Edgecombe, Helen Giles	Fredericton	20	160 00
Forster, W. D	St. Andrews	20	160 00
Frink, R. W. W	St. John	20	160 00
Grimmer, F. J	St. Andrews	40	320 00
Grimmer, Geo. D	"	20	160 00
Gove, S. T	"	10	80 00
Goad, Chas. E	Montreal	10	80 00
Harris, C. P	Moncton, N. B	20	160 00
Hocken, M. S	Chatham, N. B	40	320 00
Hazen, A. P	Montreal	5	40 00
Hutchins, C. H	St. John, N. B	10	80 00
Kenny, J. J	Toronto	20	160 00
Knowlton, F. J. G	St. John, N. B	20	160 00.

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Residence.	No. shares.	Amount paid up.
			$ c.
Leavitt, A. Gordon	St. John	2	16 00
Leavitt, Julia	"	1	8 00
Lordly, Chas. E	"	10	80 00
Markham, A	St. John, N. B	40	320 00
Murchie, F. M	Calais, Me	10	80 00
Masters, J. E	Moncton, N. B	5	40 00
Mowat, James	St. John, N. B	2	16 00
Macaulay, Alex	"	20	160 00
Morrison, Frank I	Fredericton	5	40 00
Macpherson, J. D	"	2	16 00
Morrissey, George	St. John, N. B	1	8 00
McLean, H. H	St. John, N. B	10	80 00
Palmer, Ada Louise	St. John, N. B	5	40 00
Philps, E. L	"	25	200 00
Phinney, J. D	Richibucto, N. B	20	160 00
Randolph, Hon. A. F	Fredericton	200	1,600 00
Rice, W. R	Bear River, N. S	2	16 00
Rowan, A. M	St. John, N. B	2	16 00
Steeves, Mary A., Exec	St. John, N. B	20	160 00
Steeves, J. A. E	"	20	160 00
Sharpe, F. S	"	10	80 00
Smith, R. Wilson	Montreal	20	160 00
Short, J. D	St. John, N. B	2	16 00
Smith, Ella A	Woodstock, N. B	5	40 00
Scott, S. D	St. John, N. B	10	80 00
Smith, R. E. Guy	Woodstock, N. B	25	200 00
Todd, Frank	St. Stephen, N. B	12	96 00
Welch, W. W	Quebec	10	80 00
Whittaker, Mrs. E. G	St. John, N. B	2	16 00
Winslow, J. N. W	Woodstock, N. B	15	120 00
Winslow, E. Byron	Fredericton, N. B	5	40 00
		5,000	40,000 00

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 1st July, 1871.

President—HUGH SCOTT. *Vice-President and Secretary*—THOMAS WALMSLEY

Authorized Capital, $100,000.

Subscribed Capital, $100,000. Paid up, $50,000.

Securities deposited in Treasury of Ontario, $10,000 par value.

ASSETS.

Value of real estate held by company, being land and building on the west side of Church Street, Toronto, where the head offices of the Company are situated		$82,505 67
Debentures of Freehold Loan and Savings Company		10,000 00
Shares in Bell Telephone Company of Canada		8,725 00
Amount of loans secured by bank and other stocks		44,528 47
" " mortgage		39,550 00
Cash on deposit in Dominion Bank	$8,518 34	
" hand, head office	2,249 88	
		10,768 22
Agents' balances		2,558 97
Interest accrued and unpaid on all loans as above		457 47
Accrued rents		1,793 31
Total assets		$200,887 11
Subscribed capital stock uncalled		$ 50 000 00

LIABILITIES.

Adjusted losses	$ 689 82
Unearned premiums, being 50 per cent. of gross premiums	20,037 30
Other liabilities	479 97
Total liabilities, except capital stock	$ 21,207 09
Capital stock, paid up in cash	$ 50,000 00

REVENUE ACCOUNT.

Gross premiums received in cash		$ 27,281 93
Received for interest, dividends on stocks		4,829 96
Rents		2,698 79
Investment account (not extended)	$ 49,986 00	
Re-insurance		202 50
Total		$ 35,013 18

EXPENDITURE.

Expenses of Management:

Paid for commission or brokerage		$ 4,500 68
" salaries, fees and all other remuneration of officials		4,110 00
" rent		400 00
" legal expenses		5 90
" statutory assessment and license fee		108 72
" books, stationery, printing and advertising		400 82
" travelling expenses		24 32
" postage, telegrams and express		81 37
" investigation and adjustment of claims		477 03
" petty expenses		45 10
Total expenses of management		$ 10,153 94

Miscellaneous:

Amount paid for losses occurring during the year 1897		5,476 90
" re-insurance premiums		2,126 29
" cancelled policies		1,024 45
Amount of dividends paid during the year to shareholders		5,000 00
" " " policyholders		168 54
Amount Goad's Plans		8 62
" expenses against buildings		1,876 17
" all other expenditure		200 00
Amount invested (not extended)	$ 56,797 28	
Total expenditure		$ 26,034 91

MISCELLANEOUS.

Fire Risks.	Number.	Amount.
		$ c.
Policies in force (gross) 31st December, 1896	2,721	3,477,445 00
Taken during the year 1897, new and renewed	2,455	3,281,235 00
Total	5,176	6,758,680 00
Deduct expired and cancelled during 1897	2,369	2,984,103 00
In force at 31st December, 1897	2,807	3,774,577 00
Amount re-insured		392,407 00
Net amount at risk 31st December, 1897		3,382,170 00

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount subscribed.	Amount paid up in cash.
		$ c.	$ c.
Austin, James, (estate of)	Toronto	2,000 00	1,000 00
Badenach, Edgar A	"	1,000 00	500 00
Chipman, J. D. (in trust)	St. Stephen, N.B	10,000 00	5,000 00
Close, Mary J	Toronto	1,000 00	500 00
Copp, W. W., estate of	"	500 00	250 00
Elliott, R. W	"	2,500 00	1,250 00
English, C. E	"	12,300 00	6,150 00
English, E. Taylor	"	200 00	100 00
Gosling, F. G. / Cassels, D. S. (in trust)	"	1,500 00	750 00
Harvey, Jane	"	500 00	250 00
Maclennan, James	"	5,000 00	2,500 00
Miles, Martha P	"	2,300 00	1,150 00
Maclennan, James / Walmsley, Thos. Trustees	"	5,000 00	2,500 00
Northcote, R. (in trust)	"	700 00	350 00
Scott, Hugh	"	15,750 00	7,875 00
Scott, James, (estate of)	"	4,000 00	2,000 00
Scott, J. G.	"	1,000 00	500 00
Strathy, W. H	Barrie	1,000 00	500 00
Smith, W. H. (in trust)	Toronto	4,000 00	2,000 00
Stark & Co., John	"	500 00	250 00
Walmsley, Henrietta	"	1,000 00	500 00
Walmsley, Thomas	"	25,750 00	12,875 00
Watson, Sophia W	"	1,000 00	500 00
Wood, A. T	Hamilton	1,500 00	750 00
Total		100,000 00	50,000 00

RECAPITULATION

OF

ASSETS, LIABILITIES, REVENUE AND EXPENDITURE OF JOINT STOCK FIRE INSURANCE COMPANIES.

JOINT STOCK FIRE INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Real estate	Bonds, mortgages, and other investments.	Interest accrued.	Rents.	Cash.	Outstanding premiums.	Agents' balances.	Bills receivable.	Due by other companies, re-insurance.	All other assets.	Total.	Uncalled capital stock.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Keystone	....	40,490 00	524 92	.....	13,322 08	518 43	753 76	274 26	.....	3,768 14	59,651 59	160,000 00
Queen City	82,505 67	102,803 47	457 47	1,793 31	10,768 22	.....	2,558 97	.....	.....	.....	200,887 11	50,000 00
Total	82,505 67	143,293 47	982 39	1,793 31	24,090 30	518 43	3,312 73	274 26	.....	3,768 14	260,538 70	210,000 00

Government deposits are as follows :—Keystone, $24,840.00 ; Queen City, $10,000 00.

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LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Unpaid loan.	Unpaid losses.	Insurance reserve.	Re-insurance premiums.	Other liabilities.	Total liabilities, except capital stock.	Paid-up capital stock.	Grand total liabilities, including capital stock.	Number of policies in force.	Net amount of risks.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c
Keystone	.....	8,817 84	*29,210 27	.....	700 03	38,728 14	40,000 00	78,728 14	.....	†4,797,415 00
Queen City	.....	689 82	*20,037 30	... .	479 97	21,207 09	50,000 00	71,207 09	2,807	3,382,170 00
Total	.....	9,507 66	49,274 57	... .	1,180 00	59,935 23	90,000 00	149,935 23	2,807	8,179,585 00

Government Deposits are as follows :—Keystone, $24,840.00 ; Queen City, $10,000.00.

* Unearned premiums calculated at 50 per cent. of gross premiums.

† In Ontario, $1,713,172.

JOINT STOCK FIRE INSURANCE COMPANIES.

INCOME FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Re-insurance.	Gross premiums.	Interest and dividends.	Rent.	From call on and sale of stock.	Agent balances.	Balances from other companies.	Other sources.	Total income.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Keystone	6,029 77	60,060 97	1,613 71	.....	22,376 00	4,959 72	3,076 08	627 84	98,744 09
Queen City	202 50	27,281 93	4,829 96	2,698 79	.....	.....	.....	.... ..	35,013 18
Total	6,232 27	87,342 90	6,443 67	2,698 79	22,376 00	4,959 72	3,076 08	627 84	133,757 27

EXPENDITURE FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Expenses of management.						Total expenses of management.	Losses.	Re-insurance premiums.	Rebate.	Dividends.	All other expenditure.	Total.
	Commission.	Salaries.	Rent, taxes, etc.	Law costs.	Statutory assessments.	All other expenses.							
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Keystone	11,528 59	3,063 00	899 71	1,263 46	76 19	1,684 62	18,515 57	52,035 97	3,444 84	11,052 40	.....	1,329 02	86,377 80
Queen City	4,500 68	4,110 00	400 00	5 90	108 72	1,028 64	10,153 94	5,476 90	2,126 29	1,024 45	5,000 00	2,253·33	26 034 91
Total	16,029 27	7,173 00	1,299 71	1,269 36	184 91	2,713 26	28,669 51	57,512 87	5,571 13	12,076 85	5,000 00	3,582 35	112,412 71

CASH-MUTUAL FIRE COMPANIES.

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

CASH-MUTUAL FIRE COMPANIES.

YEAR ENDING 31ST DECEMBER, 1897.

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BERLIN.

Commenced business 28th October, 1871.

President—J. FENNELL. | *Manager*—HUGO KRANZ.

Unassessed premium note capital, $189,253.41.

Securities deposited at Provincial Treasury, par value, $33,110.00.

ASSETS.

Cash value of real estate		$ 18,475 00
Cash value of mortgages on real estate		35,405 39
Cash on deposit to Company's credit in Canadian Bank of Commerce, Berlin, and on hand		30,078 39
Amount unpaid of fixed payments of 1897		10,571 04
Amount of short date notes, or due bills, less than one year overdue		1,418 19
Amount of premium notes in force after deducting all payments thereon and assessments levied	$189,253 41	
Less premium notes given for re-insurance	1,790 02	
		187,463 39
Accrued interest		786 84
Accrued rents		605 20
Total assets		$284 803 44

LIABILITIES.

Amount of re-insurance reserve	$38,995 43
Adjusted loss	6,421 95
Resisted loss	977 98
Total liabilities	$46,395 36

RECEIPTS

Cash at head office as per last statement (not extended)	$21,096 31	
Cash received as fixed payments of 1897		$54,181 75
" " of prior years		2,475 91
" premiums on cash system		72,954 07
" interest and rents		4,282 90
" transfer fees		143 90
" re insurance claims		6,784 46
" from investments (not extended)	$7,471 48	
Total receipts		$140,822 99

Expenditure.

Expenses of Management:

Amount paid for investigation and adjustment of claims		$ 1,854 79
" interest and exchange		720 00
" commission to agents		24,221 31
" statutory assessment		230 78
" printing, stationery and advertising		1,240 07
" salaries, directors' and auditors' fees		8,118 50
" postage, telegrams and express		1,244 89
" fuel and light		48 03
" taxes		328 14
" costs, law		837 28
" other expenses		2,281 08
Expenses of management		$41,124 87

Miscellaneous Expenses:

Cash paid for losses which occurred during 1897	$74,181 91	
" " " prior to 1897	7,235 79	
		81,417 70
" re-insurance		9,266 03
" rebate, abatement and returned premiums		7,238 79
" investments (not extended)	$6,100 00	
Total expenditure		$139,047 39

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1897.

System.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual		4,689,795 66	4,689,795 66
Cash	3,398,576 92	4,996,323 06	8,394,899 98
Total	3,398,576 92	9,686,118 72	13,084,695 64
Re insured.			
Mutual		50,616 00	50,616 00
Cash	753,520 97		753,520 97
Total	753,520 97	50,616 00	804,136 97
Net risks carried by Company, 31st Dec., 1897	2,645,055 95	9,635,502 72	12,280,558 67

MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
		$ c.
Fire Risks.—*Mutual System.*		
Policies in force 31st December, 1896	4,296	5,019,797 65
" new and renewed during 1897	1,272	1,576,195 00
Gross number during 1897	5,568	6,595,592 65
Less expired and cancelled in 1897	1,721	1,905,796 99
Net risks in force on mutual system, 31st December, 1897	3,847	4,689,795 66
Fire Risks.—*Cash System.*		
Policies in force 31st December, 1896	8,240	7,975,771 34
" new and renewed during 1897	4,688	4,480,341 84
Gross number during 1897	12,928	12,456,113 18
Less expired and cancelled in 1897	3,904	4,061,213 20
Net risks in force on cash system, 31st December, 1897	9,024	8,394,899 98

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1897.

	Total.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	295,226 89
Amount of all premium notes, after deducting all payments thereon and assessments levied	189,253 41
Amount of premium notes received during the year 1897	109,247 27
Residue of premium notes given by company for re-insurance	1,790 02

FIRE INSURANCE EXCHANGE CORPORATION.

Stock and Mutual.

HEAD OFFICE, TORONTO.

Commenced business 3rd August, 1886.

President—FREDERICK WYLD. *Secretary*—HUGH SCOTT.

Authorized Capital Stock		$250,000 00
Subscribed		150 500 00
Paid up		12,950 00
Securities deposited in Treasury of Ontario :		
Deposit Certificate of Freehold Loan and Savings Co	$10,000 00	
Unassessed premium note capital		$6,829 46

ASSETS

Loan secured by shares		$2,400 00
Cash on deposit in Imperial Bank, Toronto	$16,379 21	
" Standard Bank, Toronto	349 32	
" Freehold Loan and Savings Co	10,147 95	
		26,876 48
Undertakings, unassessed amount	6,829 46	
Less residue of premium notes given for re-insurance	490 10	
		6,339 36
Amount due by sundry persons		832 37
Total assets		$36,448 21
Subscribed capital stock uncalled and unpaid		$137,550 00

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums	$4 044 77
Amount of adjusted losses	426 05
Loans	3,135 24
Total liabilities to public	$7,606 06
Liabilities to shareholders :	
Paid up stock	$12,950 00

RECEIPTS

Cash balance 31st December, 1896 (not extended)	$14,531 16	
" received for first payments, 1897		$8,062 44
" " premiums on cash system		8,678 93
" " interest		877 76
" " re-insurance claims		130 20
" " sundries		95 15
" " repaid loans (not extended)	$10,000 00	
" " call on stock		900 00
Total		$18,744 48

EXPENDITURE.

Cash paid for law costs			$149 95
"	commission to agents		1,599 83
"	investigation and adjustment of claims		117 36
"	statutory assessment and license fee		49 08
"	rent and taxes		300 00
"	salaries, directors' and auditors' fees		2,166 97
"	printing, stationery and advertising		211 17
"	postage and telegrams		108 08
"	vote to president		500 00
"	all other expenses		44 42
Total expenses of management			$5,246 86
Cash paid for losses which occurred in 1897		$5,739 62	
" " "	prior to 1897	3,500 00	
			9,239 62
"	reinsurance premiums		875 45
"	rebate		1,552 04
"	dividends		1,080 14
"	investments (not extended)	$10,147 95	
			$17,994 11

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual	561,279 46		561,279 46
Cash	557,739 33	274,139 67	831,879 00
Total	1,119,018 79	274,139 67	1,393,158 46
Re-insurance.			
Mutual	64,403 00		64,403 00
Cash	47,000 00		47,000 00
Total	111,403 00		111,403 00
Net risks carried by Company 31st December, 1897	1,007,615 79	274,139 67	1,281,755 46

MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
Mutual System.		$ c.
Policies in force 31st December, 1896	168	554,675 25
" new and renewed during 1897	223	632,548 25
Gross number during 1897	391	1,187,223 50
Less expired and cancelled in 1897	257	625,944 04
Net risks in force on mutual system 31st December, 1897	134	561,279 46
Cash System.		
Policies in force 31st December, 1896	356	680,779 33
" new and renewed during 1897	389	822,738 00
Gross number during 1897	745	1,503,517 33
Less expired and cancelled in 1897	368	671,638 33
Net risks in force on cash system 31st December, 1897	377	831,879 00

BUSINESS TRANSACTED

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

	One year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	13,658 92
Amount of all premium notes, after deducting all payments thereon and assessments levied	6,829 46
Amount of premium notes received during the year 1897	16,981 20
Residue of premium notes given by Company for re-insurance	490 10

LIST OF SHAREHOLDERS.

Names.	Addresses.	No. Shares.	Amount of Stock.	Amount paid up.
			$	$ c.
Allen, W. A	Ottawa	15	1,500	150 00
Bate, H. N	"	10	1,000	100 00
Brock, W. R	Toronto	50	5,000	500 00
Blain, H	"	50	5,000	500 00
Brennan, J. C	Ottawa	10	1,000	100 00
Darling, A	Toronto	50	5,000	500 00
Dunnet, T	"	50	5,000	500 00
Devlin, R. J	Ottawa	15	1,500	150 00
Elliot, R	Toronto	50	5,000	500 00
Eby, Jos	"	50	5,000	500 00
Elliot, W. S	"	10	1,000	100 00
Elliot, C. J	"	10	1,000	100 00
Gurney, E	"	50	5,000	
Gage, W. J	"	25	2,500	250 00
Garland, Jno	"	10	1,000	100 00
Howland, H. S	"	50	5,000	
Hallam, Jno	"	50	5,000	500 00
Hedley, Jas. (in trust)	"	25	2,500	150 00
Hamilton, W. B	"	25	2,500	250 00
Irving, A. S	"	50	5,000	500 00
Ince, William	"	10	1,000	100 00
McKinnon, S. F	"	50	5,000	500 00
Martin, C	"	50	5,000	500 00
MacKay, D	"	25	2,500	250 00
Northcote, I. G	"	10	1,000	100 00
Ogilvie, Hon. A. W	Montreal	25	2,500	250 00
Patterson, R. L	Toronto	50	5,000	500 00
Phillips, F. J	"	50	5,000	500 00
Park, W. W	"	50	5,000	
Rogers, E	"	50	5,000	500 00
Stayner, T. S	"	50	5,000	500 00
Spink, J. L	"	25	2,500	250 00
Scott, J. G	"	50	5,000	500 00
Scott, M. E	"	10	1,000	100 00
Stayner, H. R	"	10	1,000	100 00
Scott, H	"	50	5,000	500 00
Wyld, Frederick	"	50	5,000	500 00
Waldie, John	"	50	5,000	
Wilson, W	"	50	5,000	500 00
Wood, A. T	"	50	5,000	500 00
Wood, S. C	"	35	3,500	350 00
Walmsley, Thomas	"	50	5,000	500 00
Total		1,505	150,500	12,950 00

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 16th October, 1839.

President—HON. JAMES YOUNG. | *Secretary*—R. S. STRONG.

Unassessed premium note capital, $160,069.60.

Securities deposited in Treasury of Ontario, par value, $20,000.

ASSETS.

Cash value of real estate		$ 30,581 23
Loans secured by mortgages		81,292 36
Market value of shares, bonds, debentures and securities other than the foregoing		23,000 00
Actual cash on hand at head office	$ 864 78	
Cash on deposit to the Company's credit, not drawn against in the following chartered banks:		
Merchants' Bank, agency at Galt	42,440 75	
Bank of Commerce, "	16,513 24	
		59,818 77
Cash in agents' hands acknowledged by them to be due and considered good		4 32
Amount unpaid of premium notes in force after deducting all payments thereon and assessments levied		160,069 60
Amount of notes less than one year overdue		90 23
Amount of interest accrued		4,916 09
Total assets		$359,772 60

Liabilities.

Amount required to re-insure all outstanding risks taken on the cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1897		$48,849 45
Amount supposed loss		160 00
" adjusted losses		1,373 03
" interest		33 33
Total liabilities		$50,415 81

Receipts.

Cash at head office as per last statement (not extended)	$43,808 72	
Cash received as fixed payments of 1897		$51,664 30
" " for years prior to 1897		1,276 82
" premiums on cash system		63,812 21
" interest		6,223 29
" re-insurance claims		3,544 08
" transfer fees and extra premiums		795 62
" from debentures and mortgages (not extended)	$5,027 00	
Total receipts		$127,316 32

Expenditure.

Expenses of Management :

Amount paid for commission and bonus to agents	$19,414 22
" fuel and light	169 26
" statutory assessment and license fee	234 80
" printing, stationery and advertising	1,091 82
" taxes and insurance	504 36
" salaries, directors' and auditors' fees	9,019 67
" travelling expenses	540 10
" postage, telegrams and express	1,173 51
" investigation of claims	416 51
" interest	27 90
" incidentals	1,197 29
Expenses of management (*carried forward*)	$33,789 44

Expenses of management (*brought forward*)		$ 33,789 44
Miscellaneous Payments:		
Cash paid for losses which occurred during 1897	$ 51,839 83	
" " " prior to 1897	4,885 24	
		$ 56,725 07
" re-insurance premiums		7,322 17
" rebate, abatement and returned premiums		3,477 31
" bonus to members		4,412 94
" repayment of loan		1,100 00
" office furniture		308 65
" building		255 46
" investments (not extended)	$8,852 00	
Total expenditure		$ 107,391 04

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual	...	3,575,661 00	3,575,661 00
Cash	2,116,341 21	8,132,474 50	10,248,815 71
Total	2,116,341 21	11,708,135 50	13,824,476 71
Re-insured.			
Mutual	...	...	...
Cash	162,332 00	395,313 00	557,645 00
Total	162,332 00	395,313 00	557,645 00
Net risks carried by Company 31st Dec., 1897	1,954,009 21	11,312,822 50	13,266,831 71

MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
Mutual system.		$ c.
Policies in force 31st December, 1896	2,401	3,553,131 00
Policies new and renewed during 1897	1,030	1,474,511 00
Gross number during 1897	3,431	5,027,642 00
Less expired and cancelled in 1897	997	1,451,981 00
Net risks in force on mutual system, 31st December, 1897	2,434	3,575,661 00
Cash system.		
Policies in force 31st December, 1896	8,530	9,702,690 00
Policies new and renewed during 1897	3,904	4,323,084 50
Gross number during 1897	12,434	14,025,774 50
Less expired and cancelled in 1897	3,328	3,776,958 79
Net risks in force on cash system, 31st December, 1897	9,106	10,248,815 71

BUSINESS TRANSACTED.

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Three year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	255,165 00
Amount of premium notes, after deducting all payments thereon and assessments levied	160,069 60
Amount of premium notes received during the year 1897	109,322 00

HAND-IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONT.

Commenced business 1st July, 1873.

President—LARRATT W. SMITH, D.C.L. *Vice-President and Secretary*—HUGH SCOTT.

By Act 42 Vic. cap. 85, Ontario Statutes, 1879, power was granted to this Company to raise Capital Stock and to do business on the Cash System

Authorized Stock Capital		$500,000 00
Subscribed "		100,000 00
Paid up in Cash "		20,000 00
Stock uncalled		80,000 00
Securities deposited in the Treasury of Ontario (par value)		10,000 00
Unassessed premium note capital		14,162 93
ASSETS.		
Mortgages on real estate	$21,686 33	
Loans on bank stocks	24,298 00	
Shares, debentures and other securities	300 00	
		$46,284 33
Cash on hand, head office	2,441 91	
" deposit to Company's credit in Ontario Bank, Toronto	3,063 62	
" " " Dominion "	35 00	
" deposit Imperial Trust Company	5,446 92	
		10,987 45
Cash in agents' hands		5,297 87
Premium notes in force after deducting all payments thereon and assessments levied	14,162 93	
Less residue of premium notes given for re-insurance	6,721 05	
		7,441 88
Interest accrued		1,384 99
Total		$71 396 52
Subscribed capital uncalled		$80.000 00
LIABILITIES.		
Amount of losses adjusted		$ 900 98
Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1897		9,061 89
Directors' fees, etc		305 00
Total liabilities to public		$10,267 87
Liabilities to stockholders :		
Paid up stock		$20,000 00

Revenue Account.

Cash received as fixed payments of 1897		$14,518 52
" " prior years		1,412 62
" for premiums on cash system		22 649 86
" for interest		2,341 63
" for plate glass insurance		2,958 92
" re-insurance		15,818 73
" loans repaid (not extended)	$540 00	
" for commission		1,376 97
Total		$61,107 25

Expenditure.

Cash paid for rent			$400 00
" clerical work			19 70
" statutory assessment, license, etc			88 59
" printing, stationery and advertising			280 57
" salaries, directors' and auditors' fees			1,845 00
" investigation and adjustment of claims			448 52
" postage, telegrams and express, etc			116 58
" agents' commission	Fire	$6,618 95	
	Plate Glass	654 89	
			7,273 84
Total expenses of management			$10,472 80
Cash paid for losses during 1897		$23,027 23	
" " prior to 1897		10,698 00	
" " on plate glass		1,208 81	
			34,934 04
" re insurances			13,991 01
" rebate, abatement and returned premiums			2,783 90
" dividends			2,000 00
" other expenditures			4 50
Total expenditure			$64,186 25

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	One year or less.	Three years.	Total.
Insurance.	$ c.	$ c.	$ c.
Mutual	1,045,828 00		1,045,828 00
Cash	1,466,967 00	735,059 00	2,202,026 00
Total	2,512,795 00	735,059 00	3,247,854 00
Re-insurance.			
Mutual	597,138 00		597,138 00
Cash	453,407 00	21,475 00	474,882 00
Total	1,050,545 00	21,475 00	1,072,020 00
Net risks carried by Company, 31st December, 1897	1,462,250 00	713,584 00	2,175,834 00

MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
Fire Risks—*Mutual System.*		$ c.
Policies in force 31st December, 1896	335	913,068 00
" new and renewed during 1897	282	1,139,340 00
Gross number during 1897	617	2,052,408 00
Less expired and cancelled in 1897	364	1,006,580 00
Net risks in force on mutual system 31st December, 1897	253	1,045,828 00
Fire Risks—*Cash System.*		
Policies in force 31st December, 1896	1,030	2,070,511 00
" new and renewed during 1897	1,085	2,103,450 00
Gross number during 1897	2,115	4,173,961 00
Less expired and cancelled in 1897	892	1,971,935 00
Net risks in force on cash system 31st December, 1897	1,223	2,202,026 00
Plate Glass Risks.		
Policies in force 31st December, 1896	645	162,011 64
" new and renewed during 1897	254	35,507 04
Gross number during 1897	899	197,518 68
Less expired and cancelled in 1897	277	36,780 12
Net risks in force 31st December, 1897	622	160,738 56

BUSINESS TRANSACTED:

General Fire, Plate Glass and Inland Marine Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

	One year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	28,325 86
Amount of all premium notes, after deducting all payments thereon and assessments levied	14,162 93
Amount of premium notes received during the year 1897	34,173 06
Residue of premium notes given for re-insurance	6,721 05

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount paid up in cash.
		$ c.	$ c
Austin, James, Estate of	Toronto	5,000 00	1,000 00
Campbell, A. H	Toronto	5,000 00	1,000 00
Chipman, John D., in trust	St Stephen	5,000 00	1,000 00
Coffee & Co., L	Toronto	5,000 00	1,000 00
Davies, Wm	Toronto	5,000 00	1,000 00
Dixon, B. Homer	"	5,000 00	1,000 00
Elliott, Wm., estate of	Toronto	5,000 00	1,000 00
Fisher, D	Bowmanville	5,000 00	1,000 00
Gzowski, Sir C. S., A.D.C	Toronto	5,000 00	1,000 00
Macpherson, Sir D. L., estate of	Toronto	5,000 00	1,000 00
Maclennan, Hon. Justice	"	5,000 00	1,000 00
Smith, Prof. Goldwin	Toronto	5,000 00	1,000 00
Smith, Larratt W., D.C.L	"	5,000 00	1,000 00
Smith, W. H	London	1,000 00	200 00
Smith, A. L., Exr late C. R. Smith	"	1,000 00	200 00
Smith, W. H., Admr late L. J. Smith	"	1,000 00	200 00
Smith, W. H. } Tsts. for Mary C. Hammond, F. J. } Taylor	"	1,000 00	200 00
Smith, W. H. } Tsts. for Fanny W. Hammond, F. J. } Smith	"	1,000 00	200 00
Smith, Sir D. A	Montreal	5,000 00	1,000 00
Smith, W. H., Mgr. in trust	Toronto	5,000 00	1,000 00
Scott, James, estate of	"	10,000 00	2,000 00
Scott & Walmsley	"	10,000 00	2,000 00
		100,000 00	20,000 00

THE MILLERS' AND MANUFACTURERS' INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONTARIO.

Commenced business 1st September, 1885.

President—JAMES GOLDIE. | *Secretary*—HUGH SCOTT.

Authorized capital stock	$250,000 00
Subscribed stock capital	122,500 00
Paid up in cash	24,200 00
Capital stock uncalled	98,300 00
Securities deposited at Provincial Treasury	10,000 00
Unassessed premium note capital	33,274 66

ASSETS.

Mortgages		$19,500 00
Shares Bell Telephone Co., Limited		8,725 00
Cash on deposit in Traders' Bank, Toronto	$3 548 35	
" Freehold Loan and Savings Co	10,393 40	
" Imperial Trust Company, Toronto	21,555 36	
		35,497 11
Undertakings, unassessed amount	$33,274 66	
Less residue of premium notes given for re-insurance	13 991 05	
		19 283 61
Fire equipment (not extended)	$474 07	
Interest		722 91
Uncollected premiums		1,076 64
Loans on stock		17,000 00
All other assets		1,184 85
Total assets		$102,990 12
Capital stock uncalled		$98,300 00

LIABILITIES.

Re-insurance reserve	$1 594 42
Hand-in Hand Insurance Company	955 39
Fire Insurance Exchange	29 75
Dividend to shareholders, 1897, unpaid	180 00
" policy holders "	589 29
Other liabilities	45 00
Total liabilities to public	$3,393 85
Liability of stockholders—	
Paid up stock	$24,200 00

REVENUE ACCOUNT.

Cash received as fixed payments of 1897		$34,666 45
" " of prior years		1,152 29
" cash premiums		3 984 27
" interest		3 816 07
" commission		2 379 80
" cancelled re-insurance		964 89
" re-insurance claims		3 985 10
" all other sources		725 97
from investments (not extended)	$31,900	
Total income		$51,674 84

EXPENDITURE.

Cash paid for statutory assessment, license, etc		$ 64 79
" travelling expenses		375 00
" rent		400 00
" salaries, directors' and auditors' fees		6 162 00
" printing, stationery, advertising		121 80
" postage, etc		198 18
" investigation of claims		36 68
Total expenses of management		$7,358 45
Cash paid for losses which occurred during 1897	$18,154 98	
" " " prior to 1897	3,587 75	
		21,742 73
" rebate		2,535 20
" re insurance		15,764 19
" Dividends, shareholders		2 390 00
" " policy holders		2,775 08
" commission on re-insurance		657 86
Total expenditure		$53 223 51

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual	2,092,200 00		2,092,200 00
Cash	262,167 00	7,500 00	269,667 00
Gross amount at risk 31st December, 1897	2,354,367 00	7,500 00	2,361,867 00
Re-insurance :			
Mutual	904,672 00		904,672 00
Cash	16,750 00		16,750 00
Total	921,422 00		921,422 00
Net amount at risk, 31st December, 1897	1,432,945 00	7,500 00	1,440,445 00

MOVEMENT IN RISKS:

——	Number.	Amount.
Mutual System.		$ c.
Policies in force 31st December, 1896	466	2,069,515 00
Policies new and renewed during 1897	532	2,276,670 00
Gross number during 1897	998	4,346,185 00
Less expired or cancelled in 1897	522	2,253,985 00
Net risks in force on mutual system 31st December, 1897	476	2,092,200 00
Cash System.		
Policies in force 31st December, 1896	63	182,590 00
Policies taken during 1897 on cash system	159	355,391 00
Gross number and amount during 1897	222	537,981 00
Less expired or cancelled in 1897	121	268,314 00
Net risks in force on cash system 31st December, 1897	101	269,667 00

BUSINESS TRANSACTED:

Manufacturing Risks.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	One year risks.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	66,549 32
Amount of all premium notes, after deducting all payments thereon and assessments levied	33,274 66
Amount of premium notes received during the year 1897	72,001 30
Residue of premium notes given for re-insurance	13,991 05

LIST OF STOCKHOLDERS.

Name.	Address.	Number of shares.	Amount of stock held.	Amount paid, being 20 per cent. of amount of stock held, 31st December, 1897.
			$ c.	$
Baird, A. H	Paris	10	1,000 00	200 00
Barber, John R	Georgetown	20	2,000 00	400 00
Baird, H. N	Toronto	30	3,000 00	600 00
Burnett, J. S	Winterbourne	10	1,000 00	200 00
Chipman, John D. (in trust)	St. Stephen, N.B	60	6,000 00	1,200 00
Elliott, R. W	Toronto	10	1,000 00	200 00
Forbes, Geo. D	Hespeler	20	2,000 00	400 00
Forbes, Mrs. J. S	Wyoming	10	1,000 00	200 00
Goldie, D	Ayr	20	2,000 00	400 00
Goldie, G. E	"	25	2,500 00	500 00
Goldie, Jno	Guelph	30	3,000 00	600 00
Goldie, Jas	"	70	7,000 00	1,400 00
Goldie & McCullough Co., Limited	Galt	60	6,000 00	1,200 00
Hall, Jas & Co	Brockville	20	2,000 00	400 00
Hilborn, A. H	Blair	10	1,000 00	200 00
Karn, D. W. & Co	Woodstock	20	2,000 00	200 00
King Bros	Whitby	15	1,500 00	300 00
Kennedy, Mrs. E. L	Guelph	80	8,000 00	1,600 00
Muskoka Mill & Lumber Co	Toronto	50	5,000 00	1,000 00
McLaughlin & Moore	"	25	2,500 00	500 00
McKay, Thos. & Co	Ottawa	10	1,000 00	200 00
McNally, Angus	Blair	10	1,000 00	200 00
Neilson, R	Ayr	25	2,500 00	500 00
Noble, Robert	Norval	30	3,000 00	600 00
Noxon Bros	Ingersoll	30	3,000 00	600 00
Norris, Jas. (estate)	St. Catharines	30	3,000 00	600 00
Northcote, R. (in trust)	Toronto	10	1,000 00	200 00
O'Neail, Thomas	Paris	5	500 00	100 00
Pattison, George	Preston	50	5,000 00	1,000 00
Riordan, Charles	Merritton	50	5,000 00	1,000 00
Stewart, Robert	Guelph	10	1,000 00	200 00
Smith, R. H	St. Catharines	10	1,000 00	200 00
Spink, J. L	Toronto	50	5,000 00	1,000 00
Scott, Hugh	"	30	3,000 00	600 00
Scott, Hugh (in trust)	"	50	5,000 00	1,000 00
Sutton, Wm	Simcoe	10	1,000 00	200 00
Sadler, Dundas & Co	Lindsay	30	3,000 00	600 00
Seagram, Jos. E	Waterloo	30	3,000 00	600 00
Storey, W. H	Acton	50	5,000 00	1,000 00
Taylor & Bates	St. Catharines	10	1,000 00	200 00
Whitelaw, C	Paris	10	1,000 00	200 00
Whitelaw, R	Woodstock	10	1,000 00	100 00
Wilson, Wm	Toronto	50	5,000 00	1,000 00
Walmsley, Thos	"	30	3,000 00	600 00
Total		1,225	122,500 00	24,200 00

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

Commenced business 1st December, 1863.

President—Wm. Davidson. | *Secretary*—Charles Packert.

Deposited in the Treasury of Ontario, $12,000.00.
Unassessed Premium note capital, $139,781.48.

Assets.

Cash value of real estate		$9,458 16
" mortgages		44 025 00
Value of debentures		12,000 00
Actual cash on hand and on deposit in Canadian Bank of Commerce, Stratford		10,794 06
Cash in agents' hands acknowledged by them to be due, and considered good		5,136 41
Amount unpaid of fixed payments of 1897		1,023 50
" of short date notes, or due bills, less than one year overdue		341 61
" of premium notes in force, after deducting all payments thereon and assessments levied		139,781 48
" office furniture and Goad's plans (not extended)	$5,094 63	
" interest accrued		396 00
Total assets		$222,956 22

Liabilities.

Amount required to re-insure all outstanding risks taken on the cash system being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1897		$55,524 89
" of losses adjusted		447 94
" of losses resisted		681 55
" of other liabilities		490 98
Total liabilities		$57,145 36

Receipts.

Cash at head office, as per last statement (not extended)	$3,111 16	
Cash received as fixed payment		$43,211 24
" for premiums on cash system		64,992 98
" for interest		4 206 53
" for re-insurance on account of losses		11,205 19
" for rebate		116 51
" extra premiums		523 41
" loss refund		115 00
" travelling expenses repaid		299 45
" contra accounts		12,993 92
" adjustment of losses repaid		110 40
" law costs repaid		610 05
" from investments (not extended)	$6,050 00	
Total receipts		$138,384 68

EXPENDITURE.

Cash paid for commission to agents		$18,517 31
" law costs		1,332 43
" investigation and adjustment of claims		962 49
" statutory assessment and license		246 54
" rent and taxes		550 85
" salaries, directors' and auditors' fees		6,050 40
" printing, stationery and advertising		1,078 92
" travelling expenses and inspection of risks		683 70
" postage and telegrams		978 41
" fuel and light		33 99
" other expenses		342 46
Total expenses of management		$30,777 50
Cash paid for losses which occurred in 1897	$63,713 74	
" " " prior to 1897	4,124 00	
		67,837 74
" re insurance premiums		11,126 03
" rebate		5,608 70
" contra accounts		11,390 40
" Goad's plans		484 45
" real estate		9 458 16
" office furniture		68 80
Total expenditure		$136 751 78

CURRENCY OF RISKS

Amount covered by Policies in force 31st December, 1897.

System.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual		5,758,103 00	5,758,103 00
Cash	2,580,660 00	7,456,310 00	10,037,000 00
Total	2,580,660 00	13,214,443 00	15,795,103 00
Re-insurance.			
Mutual		642,058 00	642,058 00
Cash	362,109 00	304,563 00	666,672 00
Total	362,109 00	946,621 00	1,308 730 00
Net risks carried by Company, 31st December, 1897	2,218,551 00	12,267,822 00	14,486,373 00

MOVEMENT IN RISKS.

——	Number.	Amount.
Mutual System.		$ c.
Policies in force 31st December, 1896	3,684	5,350,881 00
" new and renewed during 1897	1,651	2,386,187 00
Gross number during 1897	5,335	7,737,068 00
Less expired and cancelled in 1897	1,334	1,978,965 00
Net risks in force on mutual system, 31st December, 1897	4,001	5,758,103 00
Cash System.		
Policies in force 31st December, 1896	8,373	8,664,963 00
" taken during 1897	5,713	5,947,637 00
Gross number during 1897	14,086	14,612,600 00
Less expired and cancelled in 1897	4,249	4,575,600 00
Net risks in force on cash system, 31st December, 1897	9,837	10,037,000 00

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Three year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	219,902 16
Amount of all premium notes, after deducting all payments thereon and assessments levied	139,781 48
Amount of premium notes received during the year 1897	94,711 67

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th March, 1863.

President—GEO. RANDALL. *Secretary*—C. M. TAYLOR.

Unassessed premium note capital, $224,969.22.

Deposited with Government of Ontario, $15,100.00, par value.

ASSETS.

Cash value of real estate, less incumbrances		$15,124 23
" mortgages		33,600 00
" shares, bonds, debentures and securities		26,551 66
Cash on deposit to Company's credit, not drawn against in the Molson's Bank, Waterloo	$1,644 94	
Cash on hand at head office	1,991 63	
		3,636 57
Cash in agents' hands, acknowledged by them to be due, and considered good		13,206 82
Amount unpaid of assessments levied during 1897		1,440 95
" of short date notes or due bills, less than one year overdue		1,893 63
" of premium notes in force after deducting all payments thereon and assessments levied	$224,969 22	
Less residue of premium notes given for re-insurance	6,750 26	
		218,218 96
Office furniture and Goad's plans (not extended)	$5,133 55	
Amount of accrued interest		1,744 12
Total assets		$315,416 94

LIABILITIES.

Amount of losses supposed or reported	$2,567 31
" required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1897	108,644 36
Total liabilities	$111 211 67

REVENUE.

Cash balance on hand as per last statement (not extended) ...	$6,476 28	
Cash received for fixed payments of 1897		$27,775 20
" assessments of 1897		47,618 15
" " prior years		1,391 91
" cash premiums		134,933 64
" interest		3,741 13
" transfer fees		300 44
" additional premiums		1 117 04
" from other companies		8,782 78
" rent		892 50
" vault fixtures		100 25
Total receipts		$226.653 04

EXPENDITURE.

Expenses of Management :

Amount paid for travelling expenses	$398 87
" commission to agents, including bonus	38,344 43
" law costs	716 37
" fuel and light	187 71
" investigation and adjustment of claims	2,473 98
" statutory assessment, license, etc	444 95
" printing and advertising	1,888 23
" interest	238 34
" salaries, directors' and auditors' fees	9,803 12
" postage, telegrams, express and exchange	1,578 35
" janitor	144 00
" rent and taxes	283 04
" other expenses	1,559 73
Total expenses of management	$58,061 12

Miscellaneous Payments :

Cash paid for losses prior to 1897	$8 075 56	
" during 1897	134,115 82	
		142 191 38
Cash paid for re-insurance		13 075 68
" rebate, abatement and returned premiums		11,739 51
" investments (not extended)	$7,537 63	
" Goad's plans		640 45
" office furniture		236 25
" bonus on debentures		776 24
Total expenditure		$226,720 63

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual		6,807,805 00	6,807,805 00
Cash	4,208,387 50	18,160,151 00	22,368,538 00
Total	4,208,387 50	24,967,956 00	29,176,343 00
Re-insured.			
Mutual		769,087 00	769,087 00
Cash	223,345 00	284,585 00	507,930 00
Total	223,345 00	1,053,672 00	1,277,017 00
Net risks carried by Company 31st Dec, 1897	3,985,042 00	23,914,284 00	27,899,326 00

MOVEMENTS IN RISKS.

System of Insurance.	Number.	Amount.
Mutual System.		$ c.
Policies in force 31st December, 1896	4,464	6,695,313 00
Policies new and renewed during 1897	1,696	2,537,370 00
Gross number during 1897	6,160	9,232,683 00
Less expired and cancelled in 1897	1,582	2,424,878 00
Net risks in force on mutual system 31st December, 1897	4,578	6,807,805 00
Cash System.		
Policies in force 31st December, 1896	20,733	20,486,199 00
Policies new and renewed during 1897	11,597	12,204,577 00
Gross number during 1897	32,330	32,690,776 00
Less expired and cancelled in 1897	9,664	10,322 238 00
Net risks in force on cash system 31st December, 1897	22,666	22,368,538 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

	hree year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment..	367,385 00
Amount of premium notes, after deducting all payments thereon and assessments levied..	224,969 22
Amount of premium notes received during the year 1897.....	138,945 15
Re-insurance.	
Value of premium notes given by the Company for re-insurance	6,750 26

THE WELLINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH.

Commenced business September, 1840.

President—JAMES GOLDIE. *Secretary*—CHARLES DAVIDSON

Unassessed premium note capital, $82,488.73.
Deposited in the Provincial Treasury, $14,000.00.

ASSETS.

Cash value of securities held by Company		$ 14,000 00
" on hand at head office	$ 863 28	
" in Traders' Bank, Guelph	1,775 64	
		2,638 92
" in agents' hand, acknowledged by them to be due and considered good		1,755 48
Amount unpaid of assessments of 1897		1,175 37
" unpaid in prior years (not extended)	$ 315 67	
" unpaid due bills less than one year overdue		133 30
" of premium notes in force after deducting all payments thereon and assessments levied		82,488 73
" office furniture, Goad's plans, etc. (not extended).	$ 2,014 20	
Total assets		$102,191 80

LIABILITIES.

Amount of losses adjusted	$ 6,361 92
Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1897	16,285 54
Amount of borrowed money	14,500 00
Total liabilities	$ 37,147 46

RECEIPTS.

Cash at head office, as per last statement (not extended) ...	$ 481 14	
Cash received as fixed payments of 1897		25,168 31
" " " prior years		491 15
" premiums on cash system		20,970 09
" for interests		910 24
" for rent		100 00
" for carpenters' risks and fees		104 40
" agents' balances, 1896		768 85
" transfer and endorsement fees		58 29
" re-insurance on losses		2,200 58
Cash borrowed		19,000 00
Total receipts		$ 69,771 91

EXPENDITURE.

Expenses of Management :

Amount paid for commission to agents (including bonuses)		$ 7,887 94
" fuel and light		10 22
" investigation or adjustment of claims		134 43
" statutory assessment and license		113 43
" printing, stationery and advertising		584 27
" rent and taxes		422 11
" salaries, directors' and auditors' fees		5,598 70
" Company's inspectors' expenses		483 00
" postage, telegrams and express		650 13
" law costs		856 91
" interest		1,062 42
Total expenses of management		$ 17,803 56

Miscellaneous Payments :

Cash paid for losses which occurred during 1897	$ 25,120 76	
" " " prior to 1897	5,124 98	
		30,245 74
" re-insurance		2,236 24
" rebate		1,787 59
" repayment of loans		15,554 99
" Goad's plans		189 75
Total expenditure		$ 67,817 87

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual		1,982,070 67	1,982,070 67
Cash	1,075,989 47	2,311,458 43	3,387,447 90
Total at risk	1,075,989 47	4,293,529 10	5,369,518 57
Re-insured mutual system		126,643 50	126,643 50
" cash system	79,111 65		79,111 65
Total re-insurance	79,111 65	126,643 50	205,755 15
Net risks at 31st December, 1897	996,877 82	4,166,885 60	5,153,763 42

MOVEMENT IN RISKS.

—	Number.	Amount.
Mutual System.		$ c.
Policies in force 31st December, 1896	1,777	2,208,850 67
" new and renewed during 1897	662	797,057 00
Gross number during 1897	2,439	3,005,907 67
Less expired and cancelled in 1897	820	1,023,837 00
Net risks in force on mutual system 31st December, 1897	1,619	1,982,070 67
Cash System.		
Policies in force 31st December, 1896	3,510	3,191,324 60
" taken during 1897	1,579	1,364,920 74
Gross number during 1897	5,089	4,556,245 34
Less expired and cancelled in 1897	1,257	1,168,797 44
Net risks in force on cash system, 31st December, 1897	3,832	3,387,447 90

BUSINESS TRANSACTED BY COMPANY.

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Three year risks.
	$ c.
Amount of face of all premium notes held by company, and legally liable to assessment	132,664 13
Amount of all premium notes, after deducting all payments thereon and assessments levied	82,488 73
Amount of premium notes received during the year 1897	54,292 69

ECAPITULATION

OF

ASSETS, LIABILITIES, INCOME AND EXPENDITURE

OF ALL

CASH-MUTUAL FIRE INSURANCE COMPANIES.

CASH-MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Value of real estate less incumbrances.	Mortgages, bonds, debentures or other securities.	Interest due and accrued.	Cash at head office and bank balances.	Agents balances.	Short date notes or due bills.	Fixed payments of 1897.	Due on assessments of 1897.	Unassessed premium notes.	Loans on stocks, etc.	All other assets.	Total assets.	Subscribed capital stock uncalled.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	18,475 00	35,405 39	1,392 04	30,078 39	.....	1,418 19	*10,571 04	.....	187,463 39	.....	.....	284,803 44	.....
†Fire Insurance Exchange	.....	.....	.....	26,876 48	.....	.....	.....	.....	6,339 36	2,400 00	832 37	36,448 21	137,550 00
Gore District	30,581 23	104,292 36	4,916 09	59,818 77	4 32	90 23	.....	.....	160,069 60	.....	.....	359,772 60	.....
†Hand-in-Hand	.....	46,284 33	1,384 99	10,987 45	5,297 87	.....	.....	.....	7,441 88	.....	.....	71,396 52	80,000 00
†Millers' and Manufacturers'	.....	28,225 00	722 91	35,497 11	.....	.....	1,076 64	.....	19,283 61	17,000 00	1,184 85	102,990 12	98,300 00
Perth Mutual	9,458 16	56,025 00	396 00	10,791 06	5,136 41	341 61	1,023 50	.....	139,781 48	.....	.....	222,956 22	.....
Waterloo Mutual	15,124 23	60,151 66	1,744 12	3,636 57	13,206 82	1,893 63	.....	1,440 95	218,218 96	.....	.....	315,416 94	.....
Wellington	.....	14,000 00	.....	2,638 92	1,755 48	133 30	.....	1,175 37	82,488 73	.....	.....	102,191 80	.....
Total	73,638 62	344,383 74	10,556 15	180,327 75	25,400 90	3,876,96	12,671 18	2,616 32	821,087 01	19,400 00	2,017 22	1,495,075 85	.....

Government deposits are as follows: Economical, $33,110; Fire Insurance Exchange, $10,000; Gore District, $20,000; Hand-in-Hand, $10,000; Millers' and Manufacturers', $10,000; Perth Mutual, $12,000; Waterloo, $15,100; Wellington, $14,000. *Including agents' balances.

†These Cash-Mutual Companies have auxiliary joint stock capital.

CASH-MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Losses unpaid at 31st December, 1897, though subsequently discharged.	Unearned premiums on cash system risks, calculated at 50 per cent. of gross premium.	Borrowed money.	All other liabilities.	Total liabilities.	Capital stock called up. See p. 15 *supra*.	Number of policies.	Net amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Economical	7,399 93	38,995 43			46 395 36		12,871	12,280,558 67
Fire Insurance Exchange	426 05	4,044 77	3.135 24		7,606 06	12,950 00	511	1,281,755 46
Gore District Mutual	1,533 03	48,849 45		33 33	50,415 81		11,540	13,266,831 71
Hand-in-Hand	900 98	9,061 89		305 00	10,267 87	20,000 00	1,476	*2,175,834 00
Millers' and Manufacturers'		1,594 42		1,799 43	3,393 85	24,200 00	577	1,440,445 00
Perth Mutual	1,129 49	55,524 89		490 98	57,145 36		13,838	14,486,373 00
Waterloo Mutual	2,567 31	108,644 36			111,211 67		27,244	27,899,326 00
Wellington Mutual	6,361 92	16,285 54	14,500 00		37,147 46		5,451	5,153,763 42
Total	20,318 71	283,000 75	17,635 24	2,628 74	323,583 44	57,150 00	73,508	77,984,887 26

The Government deposits are as follows: Economical, $33,110; Fire Insurance Exchange, $10,000; Gore District, $20,000; Hand-in-Hand, $10,000; Millers' and Manufacturers', $10,000; Perth Mutual, $12,000; Waterloo, $15,100; Wellington, $14,000.

* Hand-in-Hand Insurance Company also reported at 31st December, 1897, the following Plate Glass Insurance: Number of risks, 622; amount, $160,738.56.

CASH-MUTUAL FIRE INSURANCE COMPANIES.

RECEIPTS FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Fixed payments of 1897 on premium notes.	Assessments of 1897.	Fixed payments or assessments of years prior to 1897.	Bills receivable.	Premiums on cash system.	Interest.	Fees, licenses, and extra premiums, reinsurance.	Borrowed money.	For losses reinsured, and for rebates on claims.	Rent.	Other sources.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	54,181 75	.....	2,475 91	.....	72,954 07	4,282 90	143 90	.....	6,784 46	.....	.....	140,822 99
Fire Insurance Exchange	8,062 44	.....	.....	.....	8,678 93	877 76	.....	.....	130 20	.....	995 15	18,744 48
Gore District Mutual	51,664 30	.....	1,276 82	.....	63,812 21	6,223 29	795 62	.....	3,544 08	.....	.....	127,316 32
Hand-in-Hand	14,518 52	.....	1,442 62	.....	22,649 86	2,341 63	.....	.....	15,818 73	.....	*4,335 89	61,107 25
Millers' and Manufacturers'	34,666 45	.....	1,152 29	.....	3,984 27	3,816 07	.....	.....	4,949 99	.....	3,105 77	51,674 84
Perth Mutual	43,211 24	.....	.....	.....	64,992 98	4,206 53	523 41	.....	11,705 19	.....	†13,745 33	138,384 68
Waterloo Mutual	27,775 20	47,618 15	1,391 91	.....	134,933 64	3,741 13	1,417 48	.....	8,782 78	892 50	100 25	226,653 04
Wellington Mutual	25,168 31	.....	491 15	.....	20,970 09	910 24	162 69	19,000 00	2,200 58	100 00	768 85	69,771 91
Total	259,248 21	47,618 15	8,230 70	.....	392,976 05	26,399 55	3,043 10	19,000 00	53,916 01	992 50	23,051 24	834,475 51

* Plate Glass Premiums, $2,958.92. † Contra accounts, $12,993.92.

CASH-MUTUAL FIRE INSURANCE COMPANIES.

EXPENDITURES FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Dividends.	Amount paid for losses.	Commission and bonus to agents.	Costs in law.	Re-insurance.	Rebate and returned premiums.	Interest.	Repayment of loans.	Statutory assessments, also fees for licenses and certificates.	Salaries and general expenses account	All other payments.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	.....	81,417 70	24,221 31	837 28	9,266 03	7,238 79	720 00	.....	230 78	15,115 50	.....	139,047 39
Fire Insurance Exchange	1,080 14	9,239 62	1,599 83	149 95	875 45	1,552 04	.....	.....	49 08	3,448 00	.....	17,994 11
Gore District	4,412 94	56,725 97	19,414 22	.....	7,322 17	3,477 31	27 90	1,100 00	234 80	14,112 52	564 11	107,391 04
Hand-in-Hand	2,000 00	34,934 04	7,273 84	.....	13,991 01	2,783 90	.....	.....	88 59	3,110 37	4 50	64,186 25
Millers' and Manufacturers'	5,165 08	21,742 73	.....	.....	15,764 19	2,535 20	.....	.....	64 79	7,293 66	657 86	53,223 51
Perth Mutual	.....	67,837 74	18,517 31	1,332 43	11,126 03	5,608 70	.....	.....	246 54	10,681 22	†21,401 81	136,751 78
Waterloo Mutual	.....	142,191 38	38,344 43	716 37	13,075 68	11,739 51	238 34	.....	444 95	18,317 03	1,652 94	226,720 63
Wellington Mutual	.....	30,245 74	7,887 94	856 91	2,236 24	1,787 59	1,062 42	15,554 99	113 43	7,882 86	189 75	67,817 87
Total	12,658 16	444,325 02	117,258 88	3,892 94	73,656 80	36,723 04	2,048 66	16,654 99	1,472 96	79,961 16	24,470 97	813,132 58

* Plate Glass Losses, $1,208.81. † Contra accounts, $11,390.40; real estate, $9.458.16. etc.

STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

YEAR ENDING 31st DECEMBER, 1897.

NOTE:—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can be readily found by referring to the Index Register at the end of the volume.

STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can be readily found by referring to the Index Register at the end of the volume.

NORTH DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 15th May, 1856.

President—THERON BUCHANAN. | *Secretary*—WM. DEANS

Unassessed premium note capital, $156,193.76.

ASSETS.

Cash on hand, head office	$ 38 29	
" in Bank of Commerce, Galt	697 87	
		$ 736 16
Amount unpaid of assessments levied during 1897		161 89
" of assessments and fees levied before 1897 (not extended)	$65 04	
" of premium notes in force, after deducting all payments thereon and assessments levied		156,193 76
Total assets		$157,091 81

LIABILITIES.

Amount of adjusted claims	$1,083 30
Total liabilities	$1,083 30

RECEIPTS.

Cash at head office, per last year's statement (not extended)	$51 11	
Membership fees		$ 337 50
Cash received for assessments levied in 1897		4,027 40
" " " years prior to 1897		418 53
" borrowed		2,500 00
" cancelled policies		29 45
" transfer fees, etc		9 50
" interest		4 00
" application fees of 1894, 5 and 6		31 50
Total receipts		$7,357 88

EXPENDITURE.

Expenses of management :

Amount paid for travelling expenses	$ 3 00
" statutory assessment and license fee	64 00
" printing, stationery and advertising	149 25
" rent and taxes	53 83
" salaries, directors' and auditors' fees	1,228 90
" postage, telegrams and express	74 30
" investigation and adjustment of claims	30 90
" interest	94 85
" fuel and light	3 10
" other expenses of management	94 00
Total expenses of management	$1,796 13

Miscellaneous payments :

Cash paid for losses that occurred during 1897	2,281 20
" repayment of loan	2,500 00
" sundries	95 50
Total expenditure	$6,672 83

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Four years.
	$ c.
Mutual	3,908,375 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	1,677	3,819,025 00
Policies taken during 1897	308	651,800 00
Gross number and amount at any time during 1897	1,985	4,470,825 00
Deduct expired and cancelled in 1897	265	562,450 00
Net risks in force 31st December, 1897	1,720	3,908,375 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Four years.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	171,701 00
Amount of all premium notes, after deducting all payments thereon, and assessments levied	156,193 76
Amount of premium notes received during the year 1897	28,359 50

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

Commenced business 31st October, 1874.

President—THOMAS WELBANKS. | *Secretary*—C. H. WIDDIFIELD.

Unassessed premium note capital, $26,067.48.

ASSETS.

Amount of cash in Bank of Montreal, Picton	$286 56
" unpaid of instalments of 1897	140 87
" of cash in agents' hands	49
" of premium notes in force, after deducting all payments thereon and assessments levied	26,067 48
Total assets	$26,495 40

LIABILITIES.

Promissory notes	$1,700 00
Interest	17 85
Total liabilities	$1,717 85

RECEIPTS.

Cash on hand as per last statement (not extended)	$493.48	
" received for fixed payments of 1897		$ 829 55
" " assessments levied in 1897		1,651 32
" " in years prior to 1897		80 47
" " interest		4 41
" borrowed during 1897		1,750 00
" received for transfers, etc		7 00
Total receipts		$4,322 75

EXPENDITURE.

Expenses of management :

Amount paid for commission to agents	$136 00
" interest	62 52
" salaries, directors' and auditors' fees	385 60
" statutory assessment and license	20 85
" printing, stationery and advertising	75 40
" investigation and adjustment of claims	10 40
" postage, telegrams, etc	4 45
Total expenses of management	$694 82
Cash paid for losses which occurred during 1897	2,423 30
" rebate	5 25
" payment of loan	1,400 00
" for furniture	6 30
Total expenditure	$4,529 67

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	1,038,460 00

MOVEMENT IN PISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	815	1,025,830 00
" new and renewed during 1897	272	327,515 00
Gross number during 1897	1,087	1,353,345 00
Less expired and cancelled in 1897	240	314,885 00
Net risks in force on mutual system 31st December, 1897	847	1,038,46

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Three year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	31,298 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	26,067 48
Amount of premium notes received during the year 1897	9,873 75

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

President—WM. LITTLE. *Secretary*—DUNCAN CAMPBELL.

Unassessed premium note capital, $33,263.10.

ASSETS.

Amount of cash on hand	$87 38
" unpaid assessments of 1897	127 29
" " " prior years	118 40
" premium notes in force after deducting all payments thereon and assessments levied	33,263 10
Total assets	$33,596 17

LIABILITIES.—None.

RECEIPTS.

Cash on hand at 31st December, 1896 (not extended)—None.	
" received for assessments levied in 1897	$2,541 26
" " " " years prior to 1897	188 10
" borrowed	2,600 00
Total receipts	$5,329 36

EXPENDITURE.

Expenses of management:		
Amount paid for law costs		$ 9 09
" investigation of claims		6 60
" salaries, directors' and auditors' fees		175 00
" statutory assessment, license fee		26 05
" postage, etc		25 15
" printing, etc		27 25
" commission		168 75
" interest		93 25
Total expenses of management		$531 14
Amount paid for losses during 1897	$568 62	
" " prior to 1897	1,062 50	
		1,631 12
" repayment of loans		3,078 50
rebate		1 22
Total expenditure		$5,241 98

CURRENCY OF RISKS

Amount covered by policies in force 31st December, 1897.

System.	One year.	Two years.	Three years.	Total.
	$ c.	$ c.	$ c.	
Mutual	3,300 00	24,241 00	1,242,150 00	1,269,691 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December 1896	1,251	1,353,216 00
" new and renewed during 1897	428	442,620 00
Gross number during 1897	1,679	1,795,836 00
Less expired and cancelled in 1897	476	526,145 00
Net risks in force 31st December, 1897	1,203	1,269,691 00

CLASSIFICATION OF RISKS:

Farm and non hazardous.

PREMIUM NOTES AND UNDERTAKINGS

On policies in force 31st December, 1897.

——	One year risks.	Two year risks.	Three year risks.	Total.
	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	48 00	876 45	52.327 40	53,251 85
Amount of all premium notes, after deducting all payments thereon and assessments levied				33.263 10
Amount of premium notes received during the year 1897				18,488 15

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

Commenced business 23rd July, 1894.

President—A. W. HITCHINS. | *Secretary*—J. J. POLLEY.

Unassessed premium note capital, $3,055 73.

ASSETS.

Cash on hand at head office	$ 68 55	
" in Bank of Montreal, Kingston	878 08	
		$946 63
Amount of premium notes in force after deducting all payments thereon and assessments levied		3,055 73
Amount of short date notes		19 50
Total assets		$4,021 86

LIABILITIES.—None.

RECEIPTS.

Cash on hand 31st December, 1896 (not extended)	$455 53	
Cash received as fixed payments of 1897		$608 84
" for interest		19 23
Total receipts		$628 07

EXPENDITURE.

Cash paid for commission to agents	$66 63
" law costs	2 70
" fuel and light	3 50
" statutory assessment	7 14
" travelling expenses	1 00
" salaries, directors' fees, etc	50 00
" printing, stationery, etc	5 00
" postage	1 00
Total expenses of management	136 97

Miscellaneous :

Cash paid for losses which occurred in 1897.—None.

Total expenditure	$136 97

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	135,570 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
Policies in force 31st December, 1896	91	138,460 00
Policies new and renewed during 1897	56	81,140 00
Gross number during 1897	147	219,600 00
Less expired or cancelled in 1897	55	84,030 00
Net risks in force on mutual system 31st December, 1897	92	135,570 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force December 31st, 1897.

—	Total
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	4,067 10
Amount of all premium notes, after deducting all payments thereon and assessments levied	3,055 73
Amount of premium notes received during the year 1897	2,434 20

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

President—J. B. AYLSWORTH | *Secretary*—M. C. BOGART.

Unassessed premium note capital, $34,173.07.

ASSETS.

Cash in head office		$ 328 05
Amount unpaid of fixed payments of 1897		518 58
" " prior years (not extended)	$14 20	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		34,173 07
Amount of notes or due bills		166 90
Office furniture and safe (not extended)	$50 00	
Total assets		$ 35,186 60

LIABILITIES.

Amount of adjusted loss	$ 812 00
" of borrowed money	3,200 00
Total liabilities	$ 4,012 00

RECEIPTS.

Cash at head office, as per last statement (not extended)	$1 28	
Cash received as fixed payments of 1897		$ 1,226 57
" for assessments levied in 1897		2,446 58
" " " before 1897		189 12
" interest		95
" borrowed money		2,600 00
Total receipts		$ 6,463 22

EXPENDITURE.

Expenses of management:

Amount paid for commission and agents' fees		$ 381 50
" " statutory assessment and license fee		21 87
" " printing and advertising		70 50
" " salaries, directors' and auditors' fees		448 05
" " postage, etc		44 67
" " investigation and adjustment of claims		60 50
" " interest		148 75
" " other expenses		1 00
Total expenses of management		$1,176 84

Miscellaneous payments:

Cash paid for losses which occurred prior to 1897	$1,100 00	
" " " " during 1897	2,510 00	
		3,610 00
" rebate		39 37
" re-insurance		6 30
Repayment of loans		1,200 00
Other expenditure		103 94
Total expenditure		$6,136 45

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	1,176,368 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	928	1,092,250 00
Policies new and renewed during 1897	333	360,850 00
Gross number during 1897	1,261	1,453,100 00
Less expired or cancelled in 1897	220	276,732 00
Net risks in force on mutual system 31st December, 1897	1,041	1,176,368 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Three year risks.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	41,729 83
Amount of all premium notes, after deducting all payments thereon and assessments levied	34,173 07
Amount of premium notes received during the year 1897	12,940 92

THE LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

Commenced business 14th September, 1896.

President—Wm. Lees. | *Secretary*—George Ritchie.

Unassessed premium note capital, $13,304 04.

Assets.

Actual cash in treasurer's hands		$ 43 09
Amount unpaid of instalments of 1897		53 99
" " of prior years (not extended)	$83 21	
" premium notes in force after deducting all payments thereon and assessments levied		13,304 04
Total assets		$ 13 401 12

Liabilities.

Amount of promissory notes	$ 100 00
Total liabilities	$ 100 00

Receipts.

Cash received at taking application	$ 492 00
" as fixed payments	1,129 64
" borrowed	395 25
" rebate of rent	12 00
Total receipts	$ 2,028 89

Expenditure.

Expenses of Management:

Cash paid for interest	$ 3 00
" statutory assessment	7 34
" rent and taxes	74 00
" commission to agents	726 50
" fuel and light	4 63
" investigation of claims	12 00
" law costs	33 93
" salaries, directors' and auditors' fees	214 88
" printing stationery and advertising	68 35
" postage and telegrams	17 68
" balance on safe	50 00
Total expenses of management	$ 1,212 31

Miscellaneous:

Cash paid for losses of 1857	517 25
" rebate	6 03
" repayment of loans	450 00
" other expenditure	5 00
Total expenditure	$ 2,190 64

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	442,120 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	159	151,475 00
Policies taken during 1897	327	298,175 00
Gross number in force on mutual system 31st December, 1897	486	449,650 00
Less expired and cancelled in 1897	8	7,530 00
Net risks in force 31st December, 1897	478	442,120 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Three year risks.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	16,801 81
Amount of all premium notes, after deducting all payments thereon and assessments levied	13,304 04
Amount of premium notes received during the year 1897	11,306 01

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALEXANDRIA.

Commenced business 7th May, 1895.

President—A. A. McKINNON. | *Secretary*—VALENTINE G. CHISHOLM.

Unassessed premium note capital, $18,868.92.

ASSETS.

Cash in treasurer's hands	$ 9 14	
" Union Bank, Alexandria	3,181 74	
		$3,190 88
Amount of premium notes in force, after deducting all payments thereon and assessments levied		18,868 92
Total assets		$22,059 80

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	$1,939 87	
Cash received for first payments of 1897		$1,878 18
" interest		70 07
Total receipts		$1,948 25

EXPENDITURE.

Expenses of management:

Amount paid for law costs	$ 1 00
" fuel and light	2 05
" commission	281 70
" postage, etc	6 25
" statutory assessment and license	12 31
" printing, stationery and advertising	41 21
" salaries, directors' and auditors' fees	241 90
" rent and taxes	8 00
Total expenses of management	$594 42

Miscellaneous.

Cash paid for losses which occurred during 1897	100 00
" rebate	2 82
Total expenditure	$697 24

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	786,205 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	433	473,575 00
Policies taken during 1897, new and renewed	290	313,030 00
Amount covered by policies in force at any time during 1897	723	786,605 00
Deduct expired and cancelled in 1897	1	400 00
Net risks in force 31st December, 1897	722	786,205 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Three year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	23,586 15
Amount of all premium notes, after deducting all payments thereon and assessments levied	18,868 92
Amount of premium notes received during the year 1897	9,390 90

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

President—JOSEPH SCOTT. — *Secretary*—F. M. SCOTT.

Unassessed premium note capital, $47,478.29.

ASSETS.

Cash on hand at head office	$223 90	
" Molson's Bank, Brockville	87 01	
		$310 91
Unpaid instalments of 1897		128 73
" prior to 1897		149 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied		47,478 29
Total assets		$48,067 58

LIABILITIES.—None.

RECEIPTS.

Cash on hand at 31st December, 1896 (not extended)	$94 99	
Cash received as first payments		$1,219 78
" for fixed payments of 1897		2,388 45
" prior years		52 80
" interest		3 78
" transfer fees		5 00
Total receipts		$3,669 81

EXPENDITURE.

Cash paid for travelling expenses	$ 3 00
" rent and taxes	6 00
" statutory assessment	30 94
" printing, stationery and advertising	89 75
" postage, etc	49 90
" salaries, directors' and auditors' fees	342 85
Total expenses of management	$522 44
Miscellaneous:	
Cash paid losses of 1897	2,901 70
" rebate	29 75
Total expenditure	$3,453 89

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	1,848.580 00

MOVEMENTS IN RISKS.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	1,465	1,679,545 00
" taken during 1897	523	609,890 00
Total number and amount in force 31st December, 1897	1,988	2,289,435 00
Deduct expired and cancelled in 1897	411	440,855 00
Net risks in force at 31st December, 1897	1,577	1,848,580 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES AND UNDERTAKINGS

On policies in force 31st December, 1897.

——	Three years.
	$ c.
Amount of all premium notes, after deducting all payments thereon and assessments levied	47,478 29
Amount of premium notes received during the year 1897	18,296 70

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd May, 1880.

President—ANDREW WAECHTER. *Secretary*—JULIUS NOLL.

Unassessed premium note capital, $63,121.66.

ASSETS.

Amount of cash on hand at head office, 31st December, 1897	$134 42	
" on deposit to Company's credit, 31st December, 1897, Merchants' Bank, Walkerton	1,818 85	
		$1,953 27
" of premium notes in force, after deducting all payments thereon and assessments levied		63,121 66
" unpaid of assessments of 1897		61 89
" safe and letter press (not extended)	$86 92	
Total assets		$65,136 82

LIABILITIES.

Amount of supposed losses	$1,340 00
Total liabilities	$1,340 00

RECEIPTS.

Cash on hand 31st December, 1896 (not extended)	$1,367 68	
Cash received as fixed payments of 1897		$990 84
" for assessments levied in 1897		1,510 55
" " " prior to 1897		105 29
" for interest		36 20
Total receipts		$2,642 88

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	$207 89
" statutory assessment and license	31 48
" salaries, etc	324 54
" postage, telegrams and express	50 66
" printing and stationery	50 93
" investigation of claims	37 10
" rent and taxes	6 00
Total expenses of management	$708 60
Amount paid for losses in 1897	1,319 29
" rebate	29 40
Total expenditure	$2,057 29

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	1,972,383 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	1,504	1,714,242 00
" new and renewed during 1897	634	701,042 00
Gross number during 1897	2,138	2,415,284 00
Less expired and cancelled in 1897	399	442,901 00
Net risks in force on mutual system, 31st December, 1897	1,739	1,972,383 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Three year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	63,044 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	63,121 66
Amount of premium notes received during the year 1897	24,652 00

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

Commenced business 1st June, 1895.

President—Wm. Dynes. | *Secretary*—James Brown.

Unassessed premium note capital, $20,226.58.

Assets.

Cash on hand at head office	$ 17 68	
" in Union Bank, Shelburne	1,074 80	
		$ 1,092 48
" in agents' hands		282 95
Amount of premium notes in force after deducting all payments thereon and assessments levied		20,226 58
Amount unpaid of fixed payments of 1897		36 59
" notes or due bills less than one year over due		17 45
Total assets		$ 21,656 05

Liabilities.—None.

Receipts.

Cash in bank 31st December, 1896 (not extended)	$ 577 82	
Cash received as fixed payments of 1897		1,298 75
" transfer fee		2 50
" in interest		18 73
Total receipts		$ 1,319 98

Expenditure.

Expenses of management:

Amount paid for commission to agents	$ 66 50
" rent	13 00
" statutory assessment and license fee	11 07
" printing, stationery and advertising	43 00
" salaries, directors' and auditors' fees	166 50
" postage, telegrams and express	8 00
Total expenses of management	$ 308 07

Miscellaneous:

Amount paid for losses during 1897	260 25
" rebate	7 73
Total expenditure	$ 576 05

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	647,500 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c,
Policies in force 31st December 1896	386	392,825 00
Policies new and renewed during 1897	266	280,125 00
Gross number and amount during 1897	652	672,950 00
Less expired and cancelled in 1897	28	25,450 00
Net risks in force on mutual system 31st December, 1897	624	647,500 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Three year risks.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	22,284 23
Amount of all premium notes after deducting all payments thereon and assessments levied	20,226 58
Amount of premium notes received during the year 1897	9,585 36

NISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business 25th May, 1878.

President—THOMAS DUFFIN. *Secretary*—E J. PEARSON.

Unassessed premium note capital, $96,023.23.

ASSETS.

Amount of cash on hand at head office	$995 50
" unpaid of assessments levied in 1897	522 35
" unpaid of assessments levied prior to 1897	117 88
" of premium notes in force, after deducting all payments thereon and assessments levied	96,023 23
Total assets	$97,658 96

LIABILITIES.

Amount of resisted loss	$47 00
" retained premiums	29 63
" agents' commission	273 00
Total liabilities	$349 63

RECEIPTS.

Cash at head office as per last statement (not extended)	$625 62	
" received for assessments levied in 1897		$3,133 74
" " " " before 1897		891 21
" borrowed		1,421 00
" for interest		3 68
" received for retained premiums		.....
Total receipts		$5,449 63

EXPENDITURE.

Expenses of management :

Amount paid for commissions to agents	$354 50
" law costs	31 31
" statutory assessment	36 29
" printing, advertising, postage, etc	134 47
" rent and taxes	10 00
" salaries, directors' and auditors' fees	348 70
" investigation of claims	20 00
" interest	122 12
" travelling expenses	27 00
Expenses of management *(carried forward)*	$1,066 39

Expenses of management *(brought forward)*	$1,066 39
Miscellaneous payments:	
Cash paid for losses which occurred during 1897	387 39
Repayment of loans	3,621 00
Refund of assessments	2 47
Other payments	2 50
Total expenditure	$5,079 75

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	2,163,992 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		$ c
Policies in force 31st December, 1896	1,293	2,025,790 00
" new and renewed during 1897	561	895,677 00
Gross number during 1897	1,854	2,921,467 00
Less expired or cancelled in 1897	439	757,475 00
Net risks in force on mutual system 31st December, 1897	1,415	2,163,992 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

	Three years.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	101,835 85
Amount of all premium notes, after deducting all payments thereon and assessments levied	96,023 23
Amount of premium notes received during the year 1897	41,996 20

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10th July, 1873.

President—JOHN R. MILLER. | *Secretary*—WM. S. MCKERCHER.

Unassessed premium note capital, $183,372 86.

ASSETS.

Cash in Standard Bank, Harriston	$ 6,205 06	
" head office, including stamps	214 72	
		$ 6,419 78
Amount unpaid of fixed payments of 1897		523 14
" assessments levied during 1897		341 25
" " in prior years (not extended) $136.75		
Amount of premium notes in force after deducting all payments thereon and assessments levied		183,372 86
Total assets		$ 190 657 03

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$2,986 90	
Cash received as fixed payments of 1897		$ 5,101 36
" " " prior years		390 02
" for assessments levied in 1897		2 604 02
" " " years prior to 1897		423 03
" premiums retained, etc.		39 98
" interest		80 50
Total receipts		$ 8,638 91

EXPENDITURE.

Expenses of management:

Amount paid to agents for commission	$ 225 25
" for investigation and adjustment of claims	66 10
" statutory assessment and license	67 82
" printing, stationery and advertising	126 29
" law costs	59 53
" salaries, directors' and auditors' fees	776 50
" postage, telegrams and express	77 50
" rent, etc	72 00
" travelling expenses	28 00
" sundries	8 83
Expenses of management	$ 1,507 82

Miscellaneous payments:

Cash paid for losses which occurred during 1897	$ 3,420 75	
" " " before 1897	163 50	
		3,584 25
" for returned premiums		113 96
Total expenditure		$ 5,206 03

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Four years.
	$ c.
Mutual	4,085,880 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	2,739	4,066,585 00
" new and renewed during 1897	781	1,077,430 00
Gross number during 1897	3,520	5,144,015 00
Less expired and cancelled during 1897	736	1,058,135 00
Net risks in force on mutual system 31st December, 1897	2,784	4,085,880 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Four year risks.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	204,294 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	183,372 86
Amount of premium notes received during the year 1897	53,871 50

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884.

President—Wm. Stewart. | *Secretary*—James Munro.

Unassessed premium note capital, $38,164.41.

Assets.

Cash on hand at head office		$ 204 00
Amount unpaid of assessments of 1897		201 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied		38,164 41
Total assets		$ 38,569 41

Liabilities.

Amount of resisted loss		$ 30 00
" Sutherland's claim		30 00
" solicitor's fees		11 00
" costs of law		2 99
Total liabilities		$ 73 99

Receipts.

Cash at head office as per statement (not extended)	$ 20 08	
Cash received for assessments levied during 1897		$ 1,836 45
" " in prior years		204 32
" transfer fees		1 00
Cash borrowed		709 20
Total receipts		$ 2,750 97

Expenditure.

Expenses of management :

Cash paid for investigation of claims		$ 7 00
" printing, stationery, advertising		44 90
" statutory assessment and license		21 11
" rent		10 00
" salaries, etc.		463 35
" interest		26 00
" postage, telegrams and express		15 85
" all other expenses		2 00
Total expenses of management		$ 590 21
Cash paid for losses during 1897	$ 880 30	
" " of prior years	125 00	
		1,005 30
" repayment of loans		970 00
" rebate		1 54
Total expenditure		$ 2,567 05

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	One year.	Two years.	Three years.	Total.
	$ c.	$ c.	$ c.	$ c.
Mutual	700 00	200 00	1,068,085 00	1,068,985 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	821	1,043,210 00
" new and renewed during 1897	285	368,705 00
Gross number during 1897	1,106	1,411,915 00
Less expired and cancelled in 1897	269	342,930 00
Net risks in force on mutual system 31st December, 1897	837	1,068,985 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES AND UNDERTAKINGS.

On Policies in force 31st December, 1897.

—	One year risks.	Two year risks.	Three year risks.	Total.
	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	28 00	8 00	41,958 00	41,994 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	26 80	7 60	38,130 00	38,164 41
Amount of premium notes received during the year 1897	28 00	8 00	14,474 00	14,510 00

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business 8th August, 1875.

President.—A. J. Ross. | *Secretary.*—Wm. McCallum.

Unassessed premium note capital, $10,435 50.

Assets.

Cash on hand in head office		$25 71
Cash in agents' hands, acknowledged by them to be due and considered good.		24 45
Amount unpaid of fixed payments of 1897		131 65
" of prior years (not extended)	$62 67	
" of assessments levied during 1897		135 79
" of assessments levied in prior years (not extended)	105 65	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		10,435 50
Total assets		$10,753 10

Liabilities.—None.

Receipts.

Cash at head office, as per last statement (not extended)	$182 68	
Cash received as fixed payments of 1897		$380 41
" " " of prior years		22 18
" from assessments of 1897		544 31
" " prior to 1897		117 60
" borrowed		250 00
Total receipts		$1,314 50

Expenditure.

Expenses of management:

Amount paid for statutory assessment and license	$ 11 84
" printing, stationery and advertising	20 10
" salaries, directors' and auditors' fees	133 00
" postage, etc	3 90
" investigation of claims	5 00
" interest	43 46
" rent	2 50
" commission	1 90
Expenses of management	$221 70

Miscellaneous payments:

Cash paid for losses which occurred in 1897	390 00
" rebate, etc	9 27
" repayment of loan	850 00
" other expenditure	50
Total expenditure	1,471 47

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	428,425 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	349	442,978 00
Policies taken during 1897, new and renewed	130	161,885 00
Gross number during 1897	479	604,863 00
Deduct expired and cancelled in 1897	143	176,438 00
Net risks in force at 31st December, 1897	336	428,425 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Three year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	12,852 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	10,435 50
Amount of premium notes received during the year 1897	4,856 55

WEST BRUCE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINCARDINE.

Commenced business 3rd July, 1885.

President—WILLIAM HUNTER. | *Secretary*—J. H. FLEMING.

Unassessed premium note capital, $15,399.49.

ASSETS.

Cash in treasurer's hands		$ 38 29
Amount of premium notes in force, after deducting all payments thereon and assessments levied		15,399 49
" unpaid of assessments levied during 1897		336 52
" " " in prior years (not extended)	$573 94	
Total assets		$15,774 30

LIABILITIES.

Amount of borrowed money	$600 00
Total liabilities	$600 00

RECEIPTS.

Cash at head office, as per last statement (not extended)	$1 85	
" received for assessments levied during 1897		$1,229 62
" " " " before 1897		85 65
" " borrowed money		950 00
Total receipts		$2,265 27

EXPENDITURE.

Expenses of management :

Amounts paid for law costs		$ 3 75
" commission		40 50
" investigation of claims		3 50
" postage, etc		20 00
" statutory assessment and license		12 51
" printing, stationery and advertising		21 30
" interest		68 85
" salaries, directors' and auditors' fees		303 00
" rent and taxes		30 00
" fuel and light		1 50
Total expenses of management		$504 91
Amount paid for losses during 1897	$940 90	
" " prior to 1897	320 50	
		1,261 40
" in repayment of loan		450 00
" rebate		12 52
Total expenditure		$2,228 83

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Four years.
	$ c.
Mutual	456,290 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	487	486,625 00
" new and renewed during 1897	199	174,215 00
Gross number during 1897	686	660,840 00
Less expired and cancelled in 1897	197	204,550 00
Net risks in force 31st December, 1897	489	456,290 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Four years.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	17,799 45
Amount of all premium notes, after deducting all payments thereon and assessments levied	15,399 49
Amount of premium notes received during the year 1897	6,799 45

OULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

Commenced business 3rd June, 1872.

President—THOMAS ALLISON. *Secretary*—DAVID McINTOSH.

Unassessed premium note capital, $34,211.10.

ASSETS.

Cash on hand at head office	$ 94 88	
" deposit in Bank of Hamilton, Wingham	2,456 68	
		$2,551 56
Amount unpaid of assessments levied during 1897		301 50
" of premium notes in force, after deducting all payments thereon and assessments levied		34,211 10
" other assets		52 17
Total assets		$37,116 33

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$1,752 25	
Cash received for assessments levied in 1897		$1,164 88
" years prior to 1897		606 11
interest		52 17
Total receipts		$1,823 16

EXPENDITURE.

Expenses of management:		
Amount paid for investigation of claims		$ 9 00
" postage		11 52
" statutory assessment and license		18 37
" salaries' directors' and auditors' fees		159 00
" printing, stationery and advertising		15 75
" rent and taxes		12 00
" commission to agents		228 65
Total expenses of management		$454 29
Miscellaneous payments:		
Cash paid for losses of 1897		$502 00
" other purposes		31 60
Total expenditure		$987 89

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	929,813 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	596	865,707 00
" taken during 1897, new and renewed	248	358,676 00
Gross number and amount in force any time during 1897	844	1,224,383 00
Deduct lapsed, expired and cancelled in 1897	199	294,570 00
Net risks in force 31st December, 1897	645	929,813 0

CLASSIFICATION OF RISKS:

Farm and non-hazardous

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

	Three year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	37,192 52
Amount of all premium notes, after deducting all payments thereon and assessments levied	34,211 10
Amount of premium notes received during the year 1897	14,347 04

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1887.

President—JOHN TOPHAM. | *Secretary*—H. VAN VALKENBURG.

Unassessed premium note capital, $43,784.93.

ASSETS.

Actual cash on hand at head office for year ending 31st December, 1897		$ 296 22
Amount of premium notes in force, after deducting all payments thereon and assessments levied		43,784 93
Amount unpaid of assessments of 1897		415 28
" " prior to 1897		25 17
Total assets		$44,521 60

LIABILITIES.

Amount of borrowed money		$400 00
" interest due		5 53
Total liabilities		$405 53

RECEIPTS.

Cash on hand per last statement (not extended)	$645.74	
" received for fixed payments		$651 58
" " assessments of 1897		1,011 57
" " assessments prior to 1897		157 88
" borrowed money		1,400 00
" carpenters' risks, etc		5 80
Total receipts		$3,226 83

EXPENDITURE.

Expenses of management:

Amount paid for law costs		$8 60
" investigation of claims		13 00
" salaries, directors' and auditors' fees		253 00
" stationery, printing and advertising		38 60
" postage		37 68
" interest		37 50
" travelling expenses		3 50
" statutory assessment and license		24 13
Total expenses of management		$ 416 01
Amount paid for losses which occurred during 1897		2,156 00
" " rebate		4 34
" in payment of loan		1,000 00
Total expenditure		$3 576 35

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1897.

System	Three years.
	$ c.
Mutual	1,402,180 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	823	1,238,345 00
" new and renewed during 1897	339	485,170 00
Gross number during 1897	1,162	1,723,515 00
Less expired and cancelled in 1897	227	321,335 00
Net risks in force 31st December, 1897	935	1,402,180 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1897.

——	Three years.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	48,596 02
Amount of all premium notes, after deducting all payments thereon and assessments levied	43,784 93
Amount of premium notes received during the year 1897	17,014 87

McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST M'GILLIVRAY.

Commenced business 2nd May, 1877.

President—WILLIAM L. CORBETT. | *Secretary*—WM. FRASER.

Unassessed premium note capital, $10,407.60.

ASSETS.

Amount of cash at head office	$144 34	
" " on deposit at Bank of Commerce, Parkhill	582 45	
		$ 726 79
" unpaid assessments levied prior to 1897 (not extended)	$51 97	
" notes or bills less than one year overdue		127 31
" " more " " (not extended)	$41 50	
" premium notes in force after deducting all payments thereon and assessments levied		10,407 60
Total assets		$ 11,261 70

LIABILITIES.

Amount of supposed loss	$ 1,050 00
Total liabilities	$ 1,050 00

RECEIPTS.

Cash at head office as per last statement (not extended)	$116 12	
Cash received as fixed payments of 1897		$ 1,328 83
" " prior years		170 70
" assessments of prior years		10 50
" interest		3 28
Total receipts		$ 1,513 31

EXPENDITURE.

Expenses of management:

Amount paid for investigation of claims	$ 10 00
" statutory assessment and license	11 39
" postage	5 00
" salary, auditors' and directors' fees	110 00
" printing and stationery	11 00
" commission	109 85
" interest	17 25
Total expenses of management	$ 274 49

Miscellaneous payments:

Cash paid for rebate	28 15
" repayment of loans	600 00
Total expenditure	$ 902 64

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	433,650 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	422	421,605 00
" new and renewed during 1897	225	242,690 00
Gross number during 1897	647	664,295 00
Less expired or cancelled in 1897	223	230,645 00
Net risks in force on mutual system 31st December, 1897	424	433,650 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1897.

—	Three year risks.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	15,738 54
Amount of all premium notes after deducting all payments thereon and assessments levied	10,407 60
Amount of premium notes received during the year 1897	7,280 70

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 26th August, 1869.

President—JAMES GARDNER. | *Secretary*—JAMES COCHRANE.

Unassessed premium note capital, $116,345.34.

ASSETS.

Cash in agents' hands		$ 1,143 35
Amount unpaid of assessments levied during 1897		5,665 71
" " " before 1897 (not extended)	$1,308 50	
" of premium notes in force, after deducting all payments thereon and assessments levied		116 345 34
Total assets		$123,154 40

LIABILITIES.

Amount of losses adjusted		$ 2,662 32
" " resisted		239 00
" " supposed		235 00
" borrowed money		4,206 80
Total liabilities		$7,343 12

RECEIPTS.

Cash at head office, as per last year's statement (not extended)	$2,824 92	
Cash received as fixed payments of 1897		$ 2,493 53
" assessments levied in 1897		8,669 25
" interest		21 18
" borrowed		4,206 80
Total receipts		$15,390 76

EXPENDITURE.

Expenses of management:

Amount paid for law costs		$ 58 00
" commission		9 26
" investigation and adjustment of claims		146 75
" statutory assessment and license		89 55
" printing stationery and advertising		132 90
" rent and taxes		14 00
" salaries, directors' and auditors' fees		843 10
" postage, telegrams and express		234 26
" other expenses		51 97
Total expenses of management		$1,579 79

Miscellaneous payments:

Cash paid for losses which occurred prior to 1897	$ 2,206 67	
" " " " during 1897	14,429 22	
		16,635 89
Total expenditure		$18,215 68

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	One year or less.	Two years.	Three years.	Four years.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.
Mutual.....	21,666 00	28,897 00	5,250,170 00	147,930 00	5,448,673 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896.....	4,559	5,473,075 00
Policies taken during 1897.....	1,591	1,991,050 00
Total number and amount in force 31st December, 1897	6,150	7,464,125 00
Deduct expired and cancelled in 1897.....	1,747	2,015,452 00
Net risks in force at 31st December, 1897.....	4,403	5,448,673 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	One year or less.	Two years.	Three years.	Four years.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	564 78	741 62	134,212 63	4,015 14	139,534 17
Amount of all premium notes after deducting all payments thereon and assessments levied.....	519 91	704 66	112,253 01	2,867 76	116,345 34
Amount of premium notes received during the year 1897.	525 03	395 74	49,927 39	35 00	50,883 16

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MT. ELGIN.

Commenced business, 18th May, 1887.

President—W. NANCEKIVELL. | *Secretary*—T. R. MAYBERRY.

Unassessed premium note capital, $32,937.33

ASSETS.

Cash at head office	$120 00	
" in Traders Bank, Ingersoll	2,291 81	
		$2,411 81
Amount unpaid of fixed payments of 1897		118 09
" " " prior years (not extended)	$40 43	
" premium notes in force after deducting all payments thereon, and assessments levied		32,937 33
Total assets		$35,467 23

LIABILITIES —None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$2,086 51	
Cash received as fixed payments of 1897		$1,756 54
" " prior years		73 75
" for interest		50 23
" additional risks		2 50
Total receipts		$1,882 72

EXPENDITURE.

Expenses of management :

Amount paid for investigation and adjustment of claims	$4 00
" statutory assessment and license	17 80
" salaries, directors' and auditors' fees	313 70
" printing, stationery, advertising	23 20
" rent and taxes	2 00
" postage, etc	22 39
Total expenses of management	$383 09

Miscellaneous payments :

Cash paid for losses during 1897	1,150 07
" rebate	24 26
Total expenditure	$1,557 42

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	1,023,425 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	473	828,458 00
" new and renewed during 1897	258	428,790 00
Gross number during 1897	731	1,257,248 00
Less expired and cancelled in 1897	135	233,823 00
Net risks in force on mutual system 31st December, 1897	596	1,023,425 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Three years.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	36,398 76
Amount of all premium notes, after deducting all payments thereon and assessments levied	32,937 33
Amount of premium notes received during the year 1897	15,170 50

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

Commenced business 31st March, 1894.

President—JAMES TOLTON. | *Secretary*—J. J. SCHUMACHER.

Unassessed premium note capital, $89,697 70.

ASSETS.

Actual cash on hand at head office		$ 4 28
Amount unpaid of fixed payments of 1897		185 13
" " prior years (not extended)	$54 72	
" " assessments of years prior to 1897 (not extended)	89 92	
" of premium notes in force after deducting all payments thereon and assessments levied		89,697 70
Total assets		$89,887 11

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	$50 00	
Cash received as first payments		$ 826 85
" for fixed payments of 1897		3,297 25
" " " of prior years		39 72
" for assessments of prior years		129 74
" for interest		11 08
" for sundries		1 93
Total receipts		$4,306 57

EXPENDITURE.

Expenses of management :

Amount paid for rent, fuel and light	$ 25 00
" commission	197 00
" interest	6 44
" statutory assessment and license fee	38 75
" salaries, directors' and auditors' fees	424 78
" printing, stationery and advertising	103 20
" postage, etc	41 00
" investigation of claims	45 70
Total expenses of management	$881 87

Miscellaneous :

Amount paid for losses which occurred in 1897	3,396 31
" rebate	52 01
" for sundry expenses	22 10
Total expenditure	$4,352 29

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	One year.	Two years.	Three years.	Four years.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.
Mutual	4,225 00	8,700 00	520,382 00	1,985,540 00	2,518,847 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	1,870	2,184,722 00
Policies taken during 1897, new and renewed	535	541,305 00
Gross number during 1897	2,405	2,726,027 00
Less expired and cancelled in 1897	225	207,180 00
Net risks in force on mutual system, 31st December, 1897	2,180	2,518,847 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	150 00	306 00	20,425 00	81,522 00	102,403 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	97 48	320 29	16,213 18	76,549 13	89,697 70
Amount of premium notes received during the year 1897	104 00	83 00	211 00	18,616 00	19,014 00

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 8, TOWNSHIP OF NORMANBY.

Commenced business 16*th March*, 1878.

President—JOHN ROEDDING. | *Secretary*—GEO. HOPF.

Unassessed premium note capital, $74,105.14.

ASSETS.

Actual cash on hand at head office	$54 00	
" to Company's credit in Merchant's Bank, Walkerton	242 25	
		$296 25
Amount unpaid of fixed payments of 1897		24 55
" " assessments of 1897		78 75
" of premium notes in force, after deducting all payments thereon and assessments levied		74,105 14
Total assets		$74,504 69

LIABILITIES.—None.

RECEIPTS.

Cash at head office and in bank, per last statement (not extended)	$2,534 56	
Cash received for fixed payments on premium notes		$ 667 91
" assessments levied in 1897		2,310 55
" " years prior to 1897		119 00
" interest		58 35
" other sources		30 70
Total receipts		$3 186 51

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	$33 22
" printing, stationery and advertising	30 10
" salaries, directors' and auditors' fees	219 00
" travelling expenses	5 00
" postage, telegrams and express	30 40
" investigation and adjustment of claims	29 50
" commission on cheques	1 30
Total expenses of management	$348 52
Amount of losses which occurred during 1897	5,076 30
Total expenditure	$5,424 82

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	One year or less.	Two years.	Three years.	Four years.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.
Mutual	1,500 00	4,400 00	12,725 00	1,907,860 00	1,926,485 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	1,300	1,826,745 00
" new and renewed during 1897	398	552,985 00
Gross number during 1897	1,698	2,379,730 00
Less expired and cancelled in 1897	338	453,245 00
Net risks in force on mutual system 31st December, 1897	1,360	1,926,485 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Polices in force 31st December, 1897.

——	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment.	40 00	105 00	415 00	79,139 80	79,669 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	38 80	100 33	401 15	73,564 86	74,105 14
Amount of premium notes received during the year 1897.	40 00	28 00	99 00	22,472 75	22,639 75

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. MARY'S.

Commenced business 27th March, 1876.

President—Wm. F. Sanderson. | *Secretary*—P. S. Armstrong.

Unassessed premium note capital, $21,825.00.

Assets.

Amount of cash in Bank at 31st December, 1897		$ 827 27
Amount unpaid of assessments levied during 1897		282 73
" " " before 1897		136 00
Amount of premium notes in force after deducting all payments thereon and assessments levied		21,825 00
Total assets		$ 23,071 00

Liabilities.

Amount of borrowed money		$ 2,500 00
Total liabilities		$ 2,500 00

Receipts.

Cash at head office as per last statement (not extended)	$ 279 79	
Cash received for assessments levied in 1897		2,298 55
" " " prior to 1897		143 40
Total receipts		$ 2,441 95

Expenditure.

Expenses of management :

Amount paid for fuel and light		$ 5 00
" investigation of claims		14 00
" interest		56 00
" statutory assessment and license		16 82
" salaries and directors' fees		48 00
" printing, stationery and advertising		3 00
" postage, etc.		9 00
" travelling expenses		10 00
" other expenses		9 50
Total expenses of management		$ 171 32
Cash paid for losses which occurred during 1897		1,723 15
Total expenditure		$ 1,894 47

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	786,636 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	587	764,916 00
" new and renewed during 1897	264	371,375 00
Gross number during 1897	851	1,136,291 00
Less expired and cancelled in 1897		349,655 00
Net risks in force 31st December, 1897	585	786,636 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Three year risks.
	$ c.
Amount of face of all premium notes legally liable to assessment	25,096 12
Amount of all premium notes, after deducting all payments thereon and assessments levied	21,852 00
Amount of premium notes received during the year 1897	11,848 38

DOMINION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 29th March, 1877.

President—Jesse Trull. | *Manager*—Richard J. Doyle.

Unassessed premium note capital, $73,454.45.

Assets.

Cash value of real estate, less incumbrances		$4,500 00
Actual cash on hand at head office		429 06
Amount of short date notes or due bills less than one year overdue		2,045 51
" unpaid of assessments levied in 1897		1,660 10
" " " prior to 1897		397 84
" " " (not extended)	$2,057 94	
" of premium notes in force, after deducting all payments thereon and assessments levied		73,454 45
" advanced to agents		33 42
" suits in Division Court (not extended)	$344 82	
" office furniture, fuel, etc. (not extended)	215 50	
" all other assets		114 34
Total assets		$82,634 72

Liabilities.

Amount of losses adjusted	$1,739 65
" borrowed money	2,682 23
" salary	92 74
" sundry accounts	1,116 15
Total liabilities	$5,630 77

RECEIPTS.

Cash at head office, as at 31st December, 1896 (not extended)	$208 93	
Cash received as fixed payments of 1897		$11,741 84
" for assessments levied in 1897		8,240 68
" " prior to 1897		297 49
" for interest		175 85
" fees and extra risks etc		25 50
" borrowed money		10,182 23
" other sources		709 62
Total receipts		$31,373 21

EXPENDITURE.

Expenses of management :

Amount paid for commission	$1,719 75
" law costs	207 50
" investigation and adjustment of claims and inspection of agencies	1,300 33
" statutory assessment and license	82 28
" printing, stationery, advertising and books	813 16
" taxes and insurance	105 09
" salaries, directors' and auditors' fees	2,990 11
" travelling expenses	37 92
" postage, telegrams and telephone	615 75
" fuel, light and other expenses	139 56
" interest, discount and exchange	463 39
Total expenses of management	$8,474 84

Miscellaneous payments :

Cash paid for losses which occurred prior to 1897	$4,473 99	
" " " during 1897	7,621 55	
		12,095 54
" re-insurance		22 12
" rebate		208 63
" repayment of loans		11,068 43
" sundry other payments		506 15
Total expenditure		$32 375 71

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	One year or less.	Two years.	Three years.	Four years.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.
Mutual	7,550 00	10,150 00	716,777 00	3,309,428 00	4,043,905 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	4,096	5,002,094 00
Policies taken during 1897	1,167	1,134,427 00
Gross number in force any time during 1897	5,263	6,136,521 00
Less expired and cancelled	1,767	2,092,616 00
Net risks in force 31st December, 1897	3,496	4,043,905 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	240 50	323 50	30,978 45	99,656 94	131,199 39
Amount of all premium notes, after deducting all payments thereon and assessments levied	202 75	319 09	21,106 32	51,826 29	73,454 45
Amount of premium notes received during the year 1897	277 00	254 00	12,018 87	21,457 43	34,007 30

SIMCOE COUNTY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KEENANSVILLE.

Commenced business 1st June, 1878.

President—GEO. C. MORROW. | *Secretary*—JOSEPH WRIGHT.

Unassessed premium note capital, $17,202.49.

ASSETS.

Actual cash on hand	$	227 58
Amount unpaid of assessments of 1897		191 92
" " prior to 1897		59 40
" of premium notes, after deducting all payments thereon and assessments levied		17,202 49
Total assets	$	17,681 39

LIABILITIES.

Amount of supposed losses	$	1,350 00
Total liabilities	$	1,350 00

RECEIPTS.

Cash received at taking of application	$	67 50
" first payments		1 40
" for assessments levied in 1897		1,475 67
" " years prior to 1897		450 35
" borrowed money		1,527 40
" interest		13 66
" from other sources		9 90
Total receipts	$	3,545 88

EXPENDITURE.

Expenses of management:		
Amount paid for law costs	$	22 08
" travelling expenses		27 00
" commission to agents		46 50
" investigation and adjustment of claims		10 00
" salaries, directors' and auditors' fees		263 30
" statutory assessment		14 64
" printing, stationery, advertising		11 75
" interest		3 50
" postage		25 03
" other expenses		6 39
Total expenses of management	$	430 19
Miscellaneous payments:		
Cash paid for losses which occurred during 1897		2,085 00
" rebate		14 90
Repayment of loan		800 00
Total expenditure	$	3 330 09

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	583,431 00

MOVEMENT IN RISKS.

Mutual System.

—	Number	Amount
		$ c.
Policies in force 31st December, 1896	490	623,941 00
" taken during 1897, new and renewed	157	200,944 00
Gross number and amount of risks during 1897	647	824,885 00
Less expired and cancelled in 1897	177	241,454 00
Net risks in force 31st December, 1897	470	583,431 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES AND UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Three year risks.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	20,435 84
Amount of all premium notes, after deducting all payments thereon and assessments levied	17,202 49
Amount of premium notes received during the year 1897	7,048 35

YORK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 4th April, 1896.

President—W. J. Hill. | *Secretary*—J. G. Wilgar.

Unassessed premium note capital, $30,051.27.

Assets.

Actual cash on hand at head office	$ 125 03	
" in Dominion Bank, Market Branch	1,676 80	
		$ 1,801 83
Amount in agents' hands		66 77
" of notes or due bills less than one year overdue		457 38
" of premium notes in force after deducting all payments thereon and assessments levied		30,051 27
Total assets		$32,377 25

Liabilities.

Amount due for agents' commissions	$37 73
" salaries and directors' fees, etc	76 14
" deposits on account of fixed payments	8 00
Total liabilities	$121 87

Receipts

Cash received as fixed payments of 1897	$2,432 39
" for interest	25
Total receipts	$2,432 64

Expenditure.

Expenses of management:

Cash paid for law costs	$ 60 00
" investigation of claims	14 90
" travelling expenses	26 50
" agents' commissions	220 58
" statutory assessment and license fee	11 21
" rent and taxes	140 00
" salaries, directors' and auditors' fees	691 17
" printing, stationery and advertising	68 85
" postage, telegrams, etc	35 60
" other expenses	43 37
Total expenses of management	$1,312 18

Miscellaneous:

Cash paid for losses of 1897	$570 00	
" " prior years	80 00	
		650 00
" rebate		1 00
Total expenditure		$1,963 18

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	One year risks.	Three year risks.	Total.
	$ c.	$ c.	$ c.
Mutual	750 00	898,545 00	899,295 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	322	422,195 00
Policies new and renewed during 1897	398	487,550 00
Gross number during 1897	720	909,745 00
Less expired or cancelled in 1897	10	10,450 00
Net risks in force 31st December, 1897	710	899,295 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1897.

——	One year risks.	Three year risks.	Total.
	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	15 00	35,397 83	35,412 83
Amount of all premium notes, after deducting all payments thereon and assessments levied	9 50	30,041 77	30,051 27
Amount of premium notes received during the year 1897	15 00	19,134 13	19,149 13

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS

Commenced business 1st May, 1860.

President—WILLIAM TAYLOR. | *Secretary*—JAMES BEATTIE.

Unassessed premium note capital, $50,560.09.

ASSETS.

Cash on hand at head office	$9 14	
" in Imperial Bank, Fergus	15 55	
		$24 69
Amount unpaid of instalments of 1897		200 85
" " " in prior years (not extended)	$177 64	
" of short date notes, or due bills, less than one year overdue		93 18
" " " one year or more overdue (not extended)	$72 27	
" of premium notes in force after deducting all payments thereon and assessments levied		50 560 09
Total assets		$50,878 81

LIABILITIES.

Amount of adjusted loss	$600 00
Total liabilities	$600 00

RECEIPTS.

Amount cash on hand 31st December, 1896 (not extended)	$272 11	
Cash received as fixed payments of 1897		$3,986 97
" " prior years		329 60
" for interest		22 77
" borrowed money		400 00
Total receipts		$4,739 34

EXPENDITURE.

Expenses of management:		
Amount paid for rent and taxes		$1 50
" interest		4 70
" agents' commission		663 00
" investigation and adjustment of claims		65 55
" statutory assessment and license fee		26 71
" printing, stationery and advertising		70 53
" salaries, directors' and auditors' fees		587 27
" postage, telegrams and express		42 97
" travelling expenses		20 00
" other expenses		4 78
Expenses of management		$1,487 01
Miscellaneous payments:		
Cash paid for losses which occurred during 1897	$2,197 49	
" " " prior to 1897	628 80	
		2,826 29
" rebate		273 46
" in repayment of loans		400 00
Total expenditure		$4,986 76

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual System	1,523,598 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	1,073	1,405,418 00
" new and renewed during 1897	442	581,475 00
Gross number during 1897	1,515	1,986,893 00
Less expired and cancelled in 1897	359	463,295 00
Net risks in force 31st December, 1897	1,156	1,523,598 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Three year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	57,287 98
Amount of all premium notes, after deducting all payments thereon and assessments levied	50,560 09
Amount of premium notes received during the year 1897	21,503 02

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1876.

President.—GEORGE CHEYNE. | *Secretary.*—LUTHER CHEYNE

Unassessed premium note capital, $124,790.53.

ASSETS

Cash on hand at head office	$150 00	
" in Dominion Bank, Brampton	3,765 28	
		$3,915 28
Amount unpaid of assessments levied during 1897		1,367 30
" of premium notes in force, after deducting all payments thereon and assessments levied		124,790 53
" of office furniture (not extended)	$225 00	
Total assets		$130,073 11

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$709 88	
Cash received as fixed payments of 1897		$2,422 43
" for assessments levied in 1897		9,225 95
" " years prior to 1897		1,276 77
" interest		35 00
" retained for assessments		9 75
Total receipts		$12,969 90

EXPENDITURE.

Expenses of management :

Amount paid for commission to agents	$ 368 54
" investigation and adjustment of claims	19 25
" statutory assessment	82 04
" printing and advertising	98 89
" salaries, directors' and auditors' fees	1 513 70
" postage	241 35
" fuel and light	29 50
" rent and taxes	104 50
" interest	102 00
" other expenses	72 47
Total expenses of management (*carried forward*)	$2,632 24

Expenses of management (*brought forward*)		$2,632 24
Miscellaneous payments:		
Cash paid for losses which occurred during 1897	$4,271 19	
" " " prior to 1897	1,181 75	
		5,452 94
" rebate		89 32
" in repayment of loans		1,590 00
Total expenditure		$9,764 50

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Four years.
	$ c.
Mutual	4,945,069 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	3,155	4,986,746 00
Policies new and renewed during 1897	647	853,528 00
Gross number during 1897	3,802	5,840,274 00
Less expired and cancelled in 1897	619	895,205 00
Net risks in force on mutual system 31st December, 1897	3,183	4,945,069 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Four year risks.
	$ c
Amount of face of all premium notes held by Company and legally liable to assessment	162,023 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	124,790 53
Amount of premium notes received during the year 1897	30,244 97

PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

Commenced business 15th July, 1887.

President—JAMES DUNCAN. | *Secretary*—JAMES MCEWING.

Unassessed premium on capital, $42,021.30.

ASSETS.

Cash on hand at head office	$2,988 38	
Cash at Traders' Bank, Drayton	2,296 23	
		$5,284 61
Cash in agents' hands		83 77
Amount unpaid of fixed payments of 1897		387 42
" " prior to 1897 (not extended)	$39 11	
" of premium notes in force, after deducting all payments thereon and assessments levied		42,021 30
Total assets		$47,777 10

LIABILITIES.—None.

RECEIPTS

Cash on hand and in Traders' Bank as per last statement (not extended)	$4,003 40	
Cash received as fixed payments of 1897		2,250 52
" " of prior years		248 79
" for interest		117 60
Total receipts		$2,616,91

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	$ 398 00
" statutory assessment and license fee	24 49
" printing and advertising	241 50
" salaries, directors' and auditors' fees	285 00
" investigation and adjustment of claims	30 00
" law costs	3 00
" postage and stationery	40 60
" other expenses	19 50
Expenses of management	$842 09

Miscellaneous payments:

Cash paid for losses which occurred during 1897	347 80
" rebate, abatements and returned premiums	62 04
Total expenditure	$1,251 93

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.	Four years	Total.
	$ c.	$ c.	$ c.
Mutual	816,145 00	558,715 00	1,374,860 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	903	1,261,645 00
" taken during 1897	434	578,465 00
Gross number and amount in force during 1897	1,337	1,840,110 00
Deduct expired and cancelled in 1897	321	465,250 00
Net risks in force 31st December, 1897	1,016	1,374,860 00

CLASSIFICATION OF RISKS:

Isolated and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Three year risks.	Four years.	Total.
	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	24,676 60	22,100 50	46,777 10
Amount of all premium notes after deducting all payments thereon and assessments levied	21,039 63	20,981 67	42,021 30
Amount of premium notes received during the year 1897		22,867 50	23,867 50

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

Commenced business 22nd March, 1884.

President—W. SHEARER, SR. | *Secretary*—ROBT. CLELAND.

Unassessed premium note capital, $72,735.90.

ASSETS.

Amount of cash in Bank of Hamilton, Listowel	$2,779 60	
" " on hand head office	80 05	
		$2,859 65
" unpaid of assessments levied in 1897		177 79
" " " prior to 1897		4 08
" of premium notes in force, after deducting all payments thereon and assessments levied		72,735 90
Total assets		$75,777 42

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	$654 77	
Cash received for assessments levied in 1897		$2,300 09
" " " years prior to 1897		276 04
" interest		16 20
Total receipts		$2,592 33

EXPENDITURE.

Expenses of management :

Amount paid for travelling expenses	$ 2 50
" statutory assessment and license	31 02
" printing and stationery	36 50
" salaries	182 00
" postage, etc	17 50
" rent	6 75
" adjusting expenses	3 50
Total expenses of management	$279 77
Amount paid for losses which occurred during 1897	102 00
" rebate	5 68
Total expenditure	$387 5

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

——	Four years.
	$ c.
Mutual	1,669,515 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$
Policies in force 31st December, 1896	1,086	1,684,303 00
" taken during 1897	278	450,502 00
Gross number in force on mutual system 31st December, 1897	1,364	2,134,805 00
Less expired and cancelled in 1897	304	465,290 00
Net risks in force 31st December, 1897	1,060	1,669,515 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Four year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	83,475 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	72,735 90
Amount of premium notes received during the year 1897	22,525 10

NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

President—SIMON B. HEIST. | *Manager*—LEVI STAUFFER.

Unassessed premium note capital, $199,153.35.

ASSETS.

Cash in Molson's Bank, Waterloo	$ 4,870 68	
" on hand at head office	76 06	
		$ 4,946 74
Amount unpaid of assessments levied during 1897		812 73
" " " " in prior years (not extended) $81 70		
" of premium notes in force, after deducting all payments thereon and assessments levied		199,153 35
Total assets		$204,912 82

LIABILITIES—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$1,898 63	
Cash received for assessments levied in 1897		$ 6,799 74
" " years prior to 1897		1,226 45
" interest		11 39
" cash borrowed		850 00
" cash refund		3 00
Total receipts		$ 8,890 58

EXPENDITURE.

Expenses of management:	
Amount paid for interest	$ 10 07
" fuel and light	2 87
" rent and taxes	37 50
" investigation and adjustment of claims	115 83
" law costs	.....
" statutory assessment and license fee	71 51
" printing, stationery and advertising	68 35
" salaries, directors' and auditors' fees	736 35
" postage, telegrams and express	82 11
" travelling expenses	30 80
" other expenses	7 75
Expenses of management	$ 1,163 14
Miscellaneous payments:	
Cash paid for losses which occurred during 1897	3 829 33
Repayment of loans	850 00
Total expenditure	$ 5,842 47

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Four years.
	$ c.
Mutual	4,340,001 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	2,366	4,305,280 00
" new and renewed during 1897	581	1,085,310 00
Gross number during 1897	2,947	5,390,590 00
Less expired and cancelled in 1897	567	1,050,589 00
Net risks in force 31st December, 1897	2,380	4,340,001 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Four years.
	$ c.
Amount of face of all premium notes held by the Company and legally liable to assessment	219,974 00
Amount of all premium notes after deducting all payments thereon and assessments levied	199,153 35
Amount of premium notes received during the year 1897	54,861 00

NORTH BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD.

Commenced business 15th August, 1861.

President—THOMAS LOCKHART. | *Secretary*—GEORGE MIDDLEMAS

Unassessed premium note capital, $71,954.87.

ASSETS.

Amount of cash in Bank of Commerce, Woodstock		$ 43 67
Amount unpaid of asseesments of prior years (not extended)	$ 36 45	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		71,954 87
Total assets		$71,998 54

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$102 97	
Cash received for assessments levied in years prior to 1897		$189 80
" for interest		5 31
" other sources		3 50
Total receipts		$198 61

EXPENDITURE.

Expenses of management:

Amount paid for printing, stationery and advertising		$ 7 00
" travelling expenses		2 00
" salaries, directors and auditors' fees		196 80
" rent and taxes		4 50
" postage, telegrams and express		5 15
" statutory assessment and license fee		28 49
" sundries		3 68
Total expenses of management		$247 62
Cash paid for losses which occurred during 1897		10 29
Total expenditure		$257 91

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Four years.
	$ c.
Mutual	1,522,975 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	585	1,490,650 00
" new and renewed during 1897	103	238,225 00
Gross number during 1897	688	1,728,875 00
Less expired and cancelled in 1897	89	205,900 00
Net risks in force on mutual system 31st December, 1887	599	1,522,975 00

CLASSIFICATION OF RISKS:

Farm property exclusively.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Four year risks.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	76,148 75
Amount of premium notes, after deducting all payments thereon and assessments levied	71,954 87
Amount of premium notes received during the year 1897	11,911 25

SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1861.

President—WERNER YOUNGBLUT. | *Secretary*—W. S RUSSELL

Unassessed premium note capital, $114,627.21.

ASSETS.

Cash on hand, head office	$ 385 24	
Cash in Bank of Commerce, Stratford	1,873 20	
		$ 2,258 44
Amount of premium notes in force, after deducting all payments thereon and assessments levied		114,627 21
Amount unpaid of assessments of 1897		116 78
Total assets		$117,002 43

LIABILITIES —None.

RECEIPTS

Cash at head office and in bank, as at last statement (not extended)	$1,405 59	
Cash received for assessments levied during 1897		$1,669 57
" " " prior to 1897		116 25
Total receipts		$1,785 82

EXPENDITURE.

Expenses of management :

Amount paid for law costs	$398 25
" salaries, directors' and auditors' fees	212 00
" statutory assessment and license fee	42 55
" printing, stationery and advertising	68 00
" postage, telegrams and express	13 98
" travelling expenses	14 00
" investigation of claims	5 40
" rent	7 50
" other expenses	55 50
Expenses of management	$817 18

Miscellaneous payments :

Cash paid for losses which occurred during 1897	115 79
Total expenditure	$932 97

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Four years.
	$ c.
Mutual	2,710,170 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	1,153	2,430,910 00
" new and renewed during 1897	211	357,860 00
Gross number during 1897	1,364	2,788,770 00
Less expired and cancelled in 1897	156	78,600 00
Net risks in force on mutual system, 31st December, 1897	1,208	2,710,170 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Four year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	135,508 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	114,627 21
Amount of premium notes received during the year 1897	17,893 00

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

Commenced business 13th May, 1879.

President—CHAS. GIRVIN. *Secretary*—J. M. ROBERTS.

Unassessed premium note capital, $127,367.58.

ASSETS.

Actual cash on hand at head office	$ 384 79
Amount unpaid of assessments levied during 1897	825 09
Amount of premium notes in force, after deducting all payments thereon and assessments levied	127,367 58
Total assets	$128,577 46

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$2,198 00	
Cash received for assessments levied in 1897		$6,134 59
" " " before 1897		480 65
" borrowed money		2 600 00
" transfer fees and special assessment		81 34
Total receipts		$9,296 58

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	$ 56 76
" printing, stationery and advertising	26 19
" salaries, directors' and auditors' fees	674 00
" postage, telegrams and express	73 94
" travelling expenses	76 00
" investigation of claims	63 00
" interest	126 00
" other expenses	25 00
Total expenses of management	$1,120 89

Miscellaneous payments:

Cash paid for losses which occurred prior to 1897	$1,865 25	
" " " during 1897	5,509 61	
		7,374 86
" rebate		14 04
" repayment of loan		2,600 00
Total expenditure		$11 109 79

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Four years.
	$ c.
Mutual	3,527,948 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	2,788	3,350,753 00
" new and renewed during 1897	885	1,080,275 00
Gross number during 1897	3,673	4,431,028 00
Less expired and cancelled in 1897	757	903,080 00
Net risks in force on mutual system, 31st December, 1897	2,916	3,527,948 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Four year risks.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	141,117 92
Amount of all premium notes, after deducting all payments thereon and assessments levied	127,367 58
Amount of premium notes received during the year 1897	43,211 00

DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

Commenced business 21st April, 1884.

President.—DUNCAN MCINTOSH. | *Secretary.*—PETER SMITH.

Unassessed premium note capital, $31,488.57.

ASSETS.

Cash on hand at head office	$53 07	
" in Bank of Commerce, Stratford	550 00	
		$ 603 07
Amount unpaid of assessments of 1897		18 82
Amount of premium notes in force, after deducting all payments thereon and assessments levied		31,488 57
Total assets		$32,110 46

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$112 86	
Cash received for assessments levied in 1897		$1,001 39
" " " prior years		5 07
" borrowed money		257 47
Total receipts		$1,263 93

EXPENDITURE.

Expenses of management:

Amount paid for law costs		5 00
" interest		12 87
" rent		2 00
" statutory assessment and license		22 02
" salaries, etc		112 00
" printing, stationery and advertising		35 99
" postage, telegrams and express, etc		14 62
" investigation of claims		1 00
" travelling expenses		8 60
" other expenses		3 50
Total expenses of management		$217 60
Amount paid for losses incurred in 1897	$ 27 38	
" " " prior years	271 27	
		298 65
" in repayment of loans		257 47
Total expenditure		$773 72

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	1,168,740 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	549	1,101,980 00
Policies taken during 1897	228	454,580 00
Gross number during 1897	777	1,556,560 00
Less expired and cancelled in 1897	207	387,820 00
Net risks in force on mutual system 31st December, 1897	570	1,168,740 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Three years.
	$ c.
Amount of face of all premium notes held by the Company, and legally liable to assessment	35,062 20
Amount of all premium notes on policies in force 31st December, 1897, after deducting all payments thereon and assessments levied	31,488 57
Amount of premium notes received during the year 1897	13,637 40

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

Commenced business 16th February, 1860.

President—ROBERT BLYTH. | *Secretary*—MAJOR GEORGE B. HOOD.

Unassessed note capital, $24,301 04.

ASSETS.

Amount of cash in Bank of Commerce, Guelph	$ 193 01
" premium notes in force after deducting all payments thereon and assessments levied	24,301 04
Amount unpaid of fixed assessments of prior years	4 00
Total assets	$24,498 05

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	none.
Cash received as policy fees	$ 85 00
" fixed payments of 1897	338 54
" " prior years	22 58
" assessments of 1897	1,156 98
" " prior years	29 20
" interest	1 51
" cash borrowed	1,400 00
Total receipts	$3,033 81

EXPENDITURE.

Expenses of management:

Amount paid for interest		$ 16 99
" valuation		100 00
" fee, Underwriters' Association		2 00
" statutory assessments and license fees		14 60
" printing, stationery and advertising		12 00
" salaries, directors' and auditors' fees		179 00
" postage, etc		9 15
" travelling expenses		5 00
Total expenses of management		$338 74

Miscellaneous payments:

Cash paid for losses which occurred in 1897	$ 1 45	
" " prior years	1,000 00	
		1,001 45
" repayment of loans		1,500 61
Total expenditure		$2,840 80

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	589,070 00

MOVEMENT IN RISKS:

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	305	621,545 00
Policies new and renewed during 1897	85	181,125 00
Gross number and amount during 1897	390	802,670 00
Less cancelled and expired in 1897	99	213,600 00
Net risks in force 31st December, 1897	291	589,070 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Three year risks.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	28,020 00
Amount of premium notes, after deducting all payments thereon and assessments levied	24,301 00
Amount of premium notes received during the year 1897	8,559 75

McKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 17, CON. 5, M'KILLOP.

Commenced business 20th May, 1876.

President—GEORGE WATT. | *Secretary*—W. J. SHANNON.

Unassessed premium note capital, $85,661 63.

ASSETS.

Cash on hand at head office, Seaforth	$ 67 21	
Cash in Bank of Commerce, Seaforth	2,273 28	
		$ 2,340 49
Amount unpaid of assessments of 1897		282 65
" " prior years (not extended)	$143 85	
Amount of notes less than one year overdue		247 50
" premium notes in force after deducting all payments thereon and assessments levied		85,661 63
Total assets		$88,532 27

LIABILITIES.

Amount of supposed loss	$700 00
Total liabilities	$700 00

RECEIPTS.

Amount of cash at head office, as per last statement (not extended), $2,943.14.

Cash received for fixed payments of 1897	$1,374 85
" assessments levied in 1897	4,408 70
" " years prior to 1897	264 30
" transfer fees, etc	17 00
" interest	64 50
" other sources	35 00
Total receipts	$6,164 35

EXPENDITURE.

Expenses of management:	
Amount paid for postage, etc	$ 33 33
" commission	32 30
" investigation of claims	36 60
" statutory assessment and license	47 44
" printing, stationery and advertising	96 73
" salaries, officers' and auditors' fees	657 10
" interest	30
" rent and repairs	12 50
" travelling expenses and Underwriters' Association fee	18 00
Total expenses of management	$934 30
Miscellaneous payments:	
Cash paid for losses which occurred during 1897	5,697 30
" rebate	9 00
" safe	122 50
Total expenditure	$6,763 10

CURRENCY OF RISKS

Amount covered by Policies in force 31st December, 1897.

System.	Four years.
	$ c.
Mutual	2,791,255 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	1,905	2,747,258 00
Policies new and renewed during 1897	639	930,645 00
Gross number during 1897	2,544	3,677,903 00
Less expired and cancelled in 1897	631	886,648 00
Net risks in force on mutual system, 31st December, 1897	1,913	2,791,255 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Four year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	97,180 53
Amount of premium notes, after deducting all payments thereon and assessments levied	85,661 63
Amount of premium notes received during the year 1897	32,832 98

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

Commenced business 28th June, 1876.

President—JOHN ESSERY. *Secretary*—THOMAS CAMERON.

Unassessed premium note capital, $85,837.43.

ASSETS.

Cash on hand at head office	$ 212 17	
" Molson's Bank, Exeter	2,860 83	
		$3,073 00
Amount unpaid of assessments levied during 1897		178 00
Amount unpaid of assessments levied in prior years (not extended)	$271,13	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		85,837 43
Total assets		$89,088 43

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$791 93	
Cash received for assessments levied in 1897		$6,084 87
" for assessments levied before 1897		455 11
" borrowed		1,660 00
" interest		13 10
Total receipts		$8,213 08

EXPENDITURE.

Expenses of management :

Amount paid for discount on stamps	$ 1 35
" law costs	10 00
" fee underwriters' association	3 50
" rent and taxes	25 00
" investigation of claims	25 25
" interest	71 37
" statutory assessment and license	59 51
" printing, stationery and advertising	68 00
" salaries, directors' and auditors' fees	477 40
" travelling expenses	35 95
" postage, telegrams and express	80 24
" other expenses	19 58
Expenses of management	$877 15

Miscellaneous payments :

Amount paid for losses which occurred during 1897	$1,561 77	
" " " prior to 1897	1,833 09	
		3,394 86
Amount of loans repaid		1,660 00
Total expenditure		$5,932 01

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Four years.
	$ c.
Mutual	3,569,095 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	2,192	3,528,795 00
Policies new and renewed during 1897	680	1,115,655 00
Gross number during 1897	2,872	4,644,450 00
Less expired and cancelled in 1897	666	1,075,355 00
Net risks in force on mutual system 31st December, 1897	2,206	3,569,095 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Four years.
	$ c.
Amount of face of all premium notes held by Company and legally entitled to assessment.	106,453 07
Amount of all premium notes, after deducting all payments thereon and assessments levied	85,837 43
Amount of premium notes received during the year 1897	33,247 43

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

Commenced business 3rd March, 1880.

President—Wm. I. Mulloy. | *Secretary*—Anton Frank.

[Unassessed premium note capital], $19,497.72.

Assets.

Amount of cash on hand at 31st December, 1897		$ 153 86
" unpaid of assessments levied in 1897		101 37
" " " " prior to 1897		101 09
" of premium notes in force, after deducting all payments thereon and assessments levied		19,497 72
Total assets		$19,854 04

Liabilities.

Amount of promissory note		$373 10
Total liabilities		$373 10

Receipts.

Cash on hand 31st December, 1896 (not extended)	$67 37	
Cash received for assessments levied in 1897		$522 15
" " " years prior to 1897		215 45
Total receipts		$737 60

Expenditure.

Expenses of management:

Amount paid for agents' commission		$119 00
" printing, etc		19 95
" salaries, directors' and auditors' fees		224 50
" statutory assessment		12 51
" postage, etc		14 27
" interest		34 50
Expenses of management		$424 73

Miscellanous payments:

Cash paid for losses which occurred during 1897		94 75
" repayment of loans		125 00
" sundries		6 63
Total expenditure		651 11

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Four years.
	$ c.
Mutual	434,729 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	414	486,694 00
" new and renewed during 1897	123	161,270 00
Gross number during 1897	537	647,964 00
Less expired and cancelled in 1897	161	213,235 00
Net risks in force on mutual system 31st December, 1897	376	434,729 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Four year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	22,411 20
Amount of all premium notes, after deducting all payments thereon and assessments levied	19,497 72
Amount of premium notes received during the year 1897	8,255 25

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE,

Commenced business May, 1859.

President—Wm. Rae. *Secretary*—James Scott.

Unassessed premium note capital, $23,511.03.

Assets.

Cash on hand at head office	$ 62 18	
" deposit to Company's credit in Bank of Commerce, Guelph	978 95	
		$ 1,041 13
Amount of premium notes in force, after deducting all payments thereon and assessments levied		23,511 03
Total assets		$24,552 16

Liabilities —None.

Receipts.

Cash at head office as per last statement (not extended)	$1,177 98	
Cash received at taking application for membership fees, not being part payment of premium notes		$ 1 00
" as fixed payments of 1897		279 55
" assessments, years prior to 1897		128 56
" interest		23 45
Total receipts		$432 56

Expenditure.

Expenses of management:	
Amount paid for statutory assessment and license fee	17 06
" printing, stationery and advertising	18 60
" salaries, directors' and auditors' fees	17 00
" postage, telegrams and express	7 00
" other expenses	6 85
Total expenses of management	$ 66 51
Amount paid for losses during 1897	502 00
" rebate	90
Total expenditure	$569 41

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	834,893 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	402	780,893 00
" new and renewed during 1897	148	295,890 00
Gross number during 1897	550	1,076,783 00
Less expired and cancelled in 1897	127	.....
Net risks in force on mutual system, 31st December, 1897	423	834,893 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Three year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	25,275 29
Amount of all premium notes, after deducting all payments thereon and assessments levied	23,511 03
Amount of premium notes received during the year 1897	8,904 70

BANCROFT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BANCROFT.

Commenced business 5th September, 1896.

President—FRED'K MULLETT. | *Secretary*—JOHN JACKSON.

Unassessed premium note capital, $2,293.06.

ASSETS.

Actual cash on hand at head office		$152 20
Amount unpaid of fixed payments of 1897		52 43
" " prior years (not extended)	$310 02	
" of notes one year or more overdue (not extended)	20 19	
" of premium notes in force after deducting all payments thereon and assessments levied		2,293 06
Total assets		$2,497 69

LIABILITIES.—None.

RECEIPTS.

Cash received for fixed payments of 1897	$177 19
" interest	50
" other sources	35
Total receipts	$178 04

EXPENDITURE.

Expenses of management :

Cash paid for printing, stationery and advertising	$32 25
" statutory assessment and license fee	5 58
" postage and express	2 48
" agents' fees	17 50
Total expenses of management	$57 81

Miscellaneous :

Cash paid for rebate	85
Total expenditure	$58 66

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	75,450 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	59	37,435 00
Taken during 1897, new and renewed	68	41,565 00
Gross number during 1897	127	79,000 00
Less expired and cancelled in 1897	6	3,550 00
Net risks in force 31st December, 1897	121	75,450 00

CLASSIFICATION OF RISKS

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

	Three year risks.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment.	3,275 80
Amount of all premium notes on policies in force 31st December, 1897, after deducting all payments thereon and assessments levied	2,293 06
Amount of premium notes received during the year 1897	1,679 00

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890.

President—JOHN RAMSEY. | *Secretary*—COLIN CAMERON.

Unassessed premium note capital, $68,477.85.

ASSETS.

Cash on hand at head office	$ 175 56	
Cash in Traders' Bank, Guelph	2,615 13	
		$ 2,790 69
Amount of fixed payments of 1897 still unpaid		92 28
" notes or due bills one year over due (not extended)	$35 43	
" premium notes in force, after deducting all payments thereon and assessments levied		68,477 85
Total assets		$71,360 82

LIABILITIES.—None.

RECEIPTS.

Cash on hand 31st December, 1896 (not extended)	$1,491 90	
" received as fixed payments of 1897		$3,491 37
" " " prior years		316 09
" received as interest		58 01
Total receipts		$3,865 47

EXPENDITURE.

Amount paid for investigation and adjustment of claims	$ 5 00
" statutory assessment and license fee	35 20
" postage and telegrams	44 64
" rent and taxes	4 00
" printing, stationery and advertising	55 35
" salaries, directors and auditor's fees	292 50
" travelling expenses	3 60
" other expenses	124 24
Total expenses of management	$564 53
Miscellaneous payments:	
Amount paid for losses of 1897	2,002 15
Total expenditure	$2,566 68

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	2,289,260 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	1,371	1,954,790 00
" new and renewed during 1897	559	821,035 00
Gross number during 1897	1,930	2,775,825 00
Less expired and cancelled in 1897	378	486,565 00
Net risks in force on mutual system 31st December, 1897	1,552	2,289,260 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

	Three year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	78,664 67
Amount of premium notes, after deducting all payments thereon and assessments levied	68,477 85
Amount of premium notes received during the year 1897	28,157 72

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

President—DAVID REA. | *Secretary*—HUGH BLACK.

Unassessed premium note capital, $23,657.35.

ASSETS.

Actual cash on hand at head office	$191 95	
Cash on deposit to the Company's credit, not drawn against, in the Canadian Bank of Commerce, Guelph	1,155 61	
		$1,347 56
Amount unpaid of instalments of 1897		105 79
Amount of premium notes in force, after deducting all payments thereon and assessments levied		23,657 35
Total assets		$25,110 70

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	$977 44	
Cash received at taking application, not being part payment of premium notes		$263 86
Cash received as fixed payments of 1897		429 67
" for interest		34 77
Total receipts		$728 30

EXPENDITURE.

Expenses of management:

Amount paid for agent's commission	$178 50
" statutory assessment and license	14 34
" printing, etc.	18 55
" salaries, directors' and auditors' fees	98 00
" rent	5 00
" postage	7 79
" other expenses	14 00
Total expenses of management	$336 18
Amount paid for losses which occurred during 1897	22 00
Total expenditure	$358 18

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	638,975 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	300	604,430 00
" new and renewed during 1897	119	207,550 00
Gross number during 1897	419	811,980 00
Less expired and cancelled in 1897	101	173,005 00
Net risks in force on mutual system 31st December, 1897	318	638,975 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

	Three year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	25,788 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	23,657 35
Amount of premium notes received during the year 1897	9,812 25

FARMER'S UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

President—JOHNSON ELLIS. | *Secretary*—R. G. CORNEIL.

Unassessed premium note capital, $23,618 48.

ASSETS.

Actual cash in Bank of Montreal, Lindsay		$ 1,191 74
Amount of short date notes less than one year overdue		313 05
" premium notes in force after deducting all payments thereon and assessments levied	$23,618 48	
Less residue of premium notes given for re-insurance	113 20	
		23,505 28
Total assets		$25,010 07

LIABILITIES.—None.

RECEIPTS.

Cash on hand, as per last statement (not extended)	$1,418 93	
Cash received for fixed payments of 1897		$2,431 89
" membership fees		333 50
" from due bills		246 45
" for interest		18 84
" transfer fees, etc		3 75
Total receipts		$3,034 43

EXPENDITURE.

Expenses of management :

Cash paid for investigation of claims	$ 12 50
" commission to agents	630 90
" statutory assessment and license fee	12 52
" rent and taxes	34 00
" salaries, directors' and auditors' fees	273 45
" printing, stationery and advertising	56 20
" postage, telegrams and express	18 33
" other expenses	82 58
Total expenses of management	$1,120 48

Miscellaneous :

Amount paid for losses which occurred during 1897	2,080 34
" rebate	60 80
Total expenditure	$3,261 62

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	One year.	Two years.	Three years.	Total.
	$ c.	$ c.	$ c.	$ c.
Mutual	4,450 00	6,250 00	846,360 00	857,060 00
Less re-insured			4,000 00	4,000 00
Net risks carried at 31st December, 1897	4,450 00	6,250 00	842,360 00	853,060 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	447	473,410 00
Policies new and renewed during 1897	384	398,450 00
Gross number during 1897	831	871,860 00
Less expired or cancelled in 1897	23	14,800 00
Net risks in force on mutual system 31st December, 1897	808	857,060 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

	Total.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment.	30,054 36
Amount of all premium notes, after deducting all payments thereon, and assessments levied	23,618 48
Amount of premium notes received during the year 1897	13,163 89

MIDLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, UXBRIDGE.

Commened business 25th March, 1895.

President—W. HAMILTON. | *Secretary*—A. D. WILLIAMS.

Unassessed premium note capital, $26,992.58,

ASSETS.

Actual cash on hand at head office	$ 256 97	
" in Post Office Savings Bank	1,000 00	
		$ 1,256 97
" in agents' hands		343 43
Amount of interest		20 16
" premium notes in force after deducting all payments thereon and assessments levied	$26,992 58	
less residue of premium notes given for re insurance	215 85	
		26,776 73
Total assets		$28,397 29

LIABILITIES.

Amount due for salaries and directors' fees	$131 02
Total liabilities	$131 02

RECEIPTS.

Cash received fixed payments	$1,432 47
" as interest	20 16
Total receipts	$1,452 63

EXPENDITURE.

Expenses of management:

Cash paid for investigation of claims	$ 39 15
" agents' commission	7 20
" rent	40 00
" fuel and light	7 50
" statutory assessment and license fee	16 71
" salaries, directors' and auditors' fees	305 73
" printing, advertising and stationery	46 30
" postage and telegrams	10 19
" office furniture	19 30
" all other expenses	4 49
Total expenses of management	$496 57

Miscellaneous:

Cash paid for losses which occurred during 1897	2,003 00
" rebate	6 75
Total expenditure	$2,506 32

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	1,016,012 00
Less re-insured	6,700 00
Net amount in force 31st December, 1897	1,009,312 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	652	745,810 00
Policies new and renewed during 1897	236	284,752 00
Gross number during 1897	888	1,030,562 00
Less expired or cancelled in 1897	14	14,550 00
Net risks in force on mutual system 31st December, 1897	874	1,016,012 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Total.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	33,649 05
Amount of all premium notes, after deducting all payments thereon and assessments levied	26,992 58
Amount of premium notes received during the year 1897	9,246 12
" " given by company for re-insurance	215 85

COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PARIS.

Commenced business 27th May, 1861.

President—JOHN RAMSAY. *Secretary*—WM. TURNBULL.

Unassessed premium note capital, $125,765.71.

ASSETS.

Cash in Bank of Commerce, Paris		$9 06
Amount of assessment of 1897 unpaid		2,431 11
" " of prior years (not extended)	$222.05	
" premium notes in force after deducting all payments thereon and assessments levied		125,765 71
Total assets		$128.205 88

LIABILITIES.

Amount of borrowed money	$4,600 00
" losses resisted	400 00
Total liabilities	$5,000 00

RECEIPTS.

Cash on hand, as per last statement (not extended)	$379 84	
" received for assessments levied in 1897		11,513 28
" " " " prior to 1897		1,756 94
" " borrowed money		5,600 00
" " cancelled policies		55 56
Total receipts		$18,925 78

EXPENDITURE.

Expenses of management:

Amount paid for commission		$1,079 05
" investigation and adjustment of claims		65 80
" interest		436 40
" statutory assessment and license		79 66
" printing and advertising		85 07
" rent and taxes		50 00
" salaries, directors' and auditors' fees		924 60
" postage, stationery, telegrams and express		46 72
" other expenses		88 65
Total expenses of management		$2,855 95

Miscellaneous payments:

Cash paid for losses which occurred during 1897	$10,440 61	
" " " prior to 1897	400 00	10,840 61
" in repayment of loan		5,600 00
Total expenditure		$19,296 56

CURRENCY RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Four years.
	$ c.
Mutual	4,870,471 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	3,279	4,832,472 00
" taken during 1897, new and renewed	1,073	1,558,110 00
Gross number and amount of risks during 1897	4,352	6,390,582 00
Less expired and cancelled in 1897	1,027	1,520,111 00
Net risks in force 31st December, 1897	3,325	4,870,471 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Four year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	143,566 87
Amount of all premium notes, after deducting all payments thereon, and assessments levied	125,765 71
Amount of premium notes received during the year 1897	45,908 60

SCOTT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SANDFORD.

Commenced business 28th September, 1895.

President—JAMES THOMPSON. | *Secretary*—WM. NELSON.

Unassessed premium note capital, $7,903.24.

ASSETS.

Cash on hand at head office	$ 7 91	
Cash in Bank, Uxbridge	568 73	
		$ 576 64
Amount of short date notes less than one year overdue		13 00
" of premium notes after deducting all payments thereon and assessments levied		7,903 24
Total assets		$8,492 88

LIABILITIES.—None.

RECEIPTS.

Actual cash on hand as per last statement (not extended)	$ 490 23	
Cash received as fixed payments for 1897		$ 783 37
Total receipts		$ 783 37

EXPENDITURE.

Cash paid for agent's commission	$ 25 00
" salaries, directors' and auditors' fees	132 00
" statutory assessment and license fee	8 68
" rent	5 00
" printing	24 10
" postage	14 18
Total expenses of management	$208 96

Miscellaneous :

Cash paid for losses of 1897	475 00
Total expenditure	$683 96

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	One year.	Two years.	Three years.	Total.
	$ c.	$ c.	$ c.	$ c.
Mutual	600 00	1,600 00	313,700 00	315,900 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	205	238,300 00
" taken in 1897, new and renewed	87	92,700 00
Gross number during 1897	292	331,000 00
Deduct expired and cancelled in 1897	19	15,100 00
Net risks in force 31st December, 1897	273	315,900 00

CLASSIFICATION OF RISKS:

All non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

	One year risks.	Two year risks.	Three year risks.	Total.
	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	6 00	47 00	9,406 00	9,459 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	4 50	43 00	7,855 74	7,903 24
Amount of premium notes received during the year 1897	6 00	47 00	2,700 00	2,753 00

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR

Commenced business 13th December, 1893.

President—GEORGE AITKIN. | *Secretary*—JOSEPH WRIGLEY.

Unassessed premium note capital, $54,892 08

ASSETS.

Actual cash on hand 31st December, 1897		$ 580 73
Amount unpaid of assessments of 1897		30 11
" " " of prior years		22 50
" of premium notes in force after deducting all payments thereon and assessments levied		54,892 08
Total assets		$55,525 42

LIABILITIES.—None.

RECEIPTS.

Cash on hand 31st December, 1896 (not extended)	$297 38	
Cash received for fees		$ 148 00
" for assessments of 1897		1,283 90
" of prior years		17 30
" borrowed		200 00
Total receipts		$1,649 20

EXPENDITURE.

Expenses of management:

Amount paid for interest		$ 8 32
" statutory assessment and license		23 52
" rent		2 00
" salaries, directors' and auditors' fees		353 15
" printing, stationery, etc		15 11
" postage, etc		16 25
" expenses attending Underwriters' Association		10 00
" fee Underwriters' Association		2 50
Total expenses of management		$430 85

Miscellaneous:

Amount paid for losses which occurred prior to 1897	$497 00	
" " during 1897	238 00	
		735 00
" in re-payment of loans		200 00
Total expenditure		$1 365 85

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System	Three years.
	$ c.
Mutual	1,295,060 00

MOVEMENT IN RISKS.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	448	1,198,935 00
" taken during 1897	162	342,250 00
Number and amount in force 31st December, 1897	610	1,541,185 00
Deduct expired and cancelled in 1897	112	246,125 00
Net risks in force at 31st December, 1897	493	1,295,060 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Three years.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment.	56,409 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	54,892 08
Amount of premium notes received during the year 1897	14,933 50

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.

Commenced business 19th August, 1895.

President—Wm Smith. *Secretary*—Wm. Purves.

Unassessed premium note capital, $33,244.22.

Assets

Actual cash on hand at head office	$488 70
Amount of short date notes less than one year overdue	103 36
" unpaid of assessments of 1897	56 98
" of premium notes in force after deducting all payments thereon and assessments levied	33,244 22
Total assets	$33 893 26

Liabilities.—None.

Receipts.

Cash received as application fees	$31 00
" fixed payments of 1897	2,142 32
" " prior years	22 50
" assessments of 1897	1,054 16
Total receipts	$3,249 98

Expenditure.

Expenses of management :

Cash paid for investigation of claims	$8 50
" agents' commission	574 05
" salaries, directors' and auditors' fees	450 00
" statutory assessment and license fee	16 76
" printing, stationery and advertising	33 25
" postage, telegrams and express	28 50
" interest	63 50
" rent and taxes	13 50
Total expenses of management	$1,188 06

Miscellaneous :

Cash paid for losses during 1897	$929 83	
" " prior years	600 00	
		1,529 83
" in repayment of loan		560 00
" for rebate		4 66
Total expenditure		$3,282 55

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	One year or less.	Two years.	Three years.	Total.
	$ c.	$ c.	$ c.	$ c.
Mutual	13,650 00	5,900 00	1,161,508 00	1,181,058 00
Less amount re-insured			32,152 00	32,152 00
Net risks carried at 31st December, 1897	13,650 00	5,900 00	1,129,356 00	1,148,906 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	707	760,598 00
Policies new and renewed during 1897	443	458,085 00
Gross number during 1897	1,150	1,218,683 00
Less expired and cancelled in 1897	45	37,625 00
Net risks in force on mutual system 31st December, 1897	1,005	1,181,058 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	One year risks	Two years.	Three years.	Total.
	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	443 68	188 34	37,788 08	38,420 10
Amount of all premium notes, after deducting all payments thereon and assessments levied	398 67	175 66	33,305 06	33,879 39
Amount of premium notes received during the year 1897	463 18	170 47	14,303 99	14,937 64

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

President—JOHN WATTERWORTH. | *Secretary*—A. P. MCDOUGALD.

Unassessed premium note capital, $18,536.12.

ASSETS.

Amount of cash on hand 31st December, 1897		$ 341 98
" unpaid of fixed payments of 1897		286 88
" prior fixed payments still unpaid (not extended)	$38 52	
" assessments of 1897 still unpaid		78 28
" premium notes in force, after deducting all payments thereon and assessments levied		18,536 12
" safe (not extended)	$60 00	
Total assets		$19,243 26

LIABILITIES.

Amount of promissory note	$1,400 00
" interest accrued	39 85
Total liabilities	$1,439 85

RECEIPTS.

Amount received from fixed payments of 1897	$1,205 34
" " " prior years	135 30
" from assessments of 1897	934 58
" " prior years	8 40
" transfer fee	5 00
Total receipts	$2,288 62

EXPENDITURE.

Amount paid for law costs		$ 10 72
" salaries, directors' and auditors' fees		159 00
" investigation of claims		3 50
" printing, stationery, etc.		27 62
" postage, etc		20 65
" statutory assessment and license		15 56
" rent and taxes		1 45
" travelling expenses		2 00
" interest		99 00
Total expenses of management		$339 50
Amount paid for losses which occurred in 1897	$624 00	
" " " prior to 1897	530 00	
		1,154 00
" repayment of loan		600 00
" retained balance premium notes		43 20
Total expenditure		$2,136 70

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	740,485 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	560	683,765 00
Policies taken during 1897	180	248,345 00
Number during 1897	740	932 110 00
Deduct expired and cancelled in 1897	153	191,625 00
Net risks in force 31st December, 1897	587	940,485 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

	Three years.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	22,214 55
Amount of premium notes, after deducting all payments thereon and assessments levied	18,536 12
Amount of premium notes received during 1897	7,450 35

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGEWAY.

Commenced business 6th February, 1880.

President—R. McCredie. | *Secretary*—H. N. Hibbard.

Unassessed premium note capital, $42,244.14.

Assets.

Actual cash on hand at head office	$ 237 81	
" in bank	1,500 99	
		$1,738 80
Amount unpaid of fixed payments of 1897		36 77
" " " prior years		63 95
" of premium notes in force, after deducting all payments thereon and assessments levied		42,244 14
Total assets		$44,083 66

Liabilities—None.

Receipts.

Cash at head office as per last statement (not extended)	$1,272 36	
Cash received as fixed payments of 1897		$3,321 72
" " " of prior years		71 25
" for assessments prior to 1897		11 16
" for interest		46 18
" for workmen's risk		1 20
Total receipts		$3,451 51

Expenditure.

Expenses of management:

Amount paid for statutory assessment and license	$ 28 34
" printing, stationery and advertising	32 82
" salaries, directors' and auditors' fees	580 30
" postage, telegrams and express	17 00
" travelling expenses	14 50
" investigation of claims	26 80
" other expenses	5 50
Total expenses of management	$705 26
Cash paid for losses during 1897	2,257 75
" rebate	22 06
Total expenditure	$2,985 07

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	1,589,089 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	1,154	1,511,039 00
Policies new and renewed in 1897	450	593,935 00
Gross number during 1897	1,604	2,104,974 00
Less expired and cancelled	396	515,885 00
Net risks in force on mutual system 31st December, 1897	1,208	1,589,089 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Three year risks.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	48,738 20
Amount of all premium notes, after deducting all payments thereon and assessments levied	42,244 14
Amount of premium notes received during the year 1897	18,185 50

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business, September, 1880.

President—ARCH'D McCOLL. | *Secretary*—W. A. GALBRAITH.

Unassessed premium note capital, $30,888.40.

ASSETS.

Cash on hand at head office	$ 375 29	
" in Imperial Bank, St. Thomas	5 05	
		$ 380 34
Amount of fixed payments of 1897		283 75
" unpaid assessments levied prior to 1897 (not extended)	$3 10	
" unassessed premium note capital		30,888 40
Office safe (not extended)	$ 110 00	
Total assets		$31,552 49

LIABILITIES.

Amount of borrowed money	$ 956 50
Total liabilities	$ 956 50

RECEIPTS.

Cash on hand at 31st December, 1896 (not extended)	$ 52 77	
Amount of cash received for fixed payments of 1897		$ 2,389 29
" " assessments levied prior to 1897		4 00
" borrowed		1,300 00
Total receipts		$ 3,693 29

EXPENDITURE.

Expenses of management:

Amount paid for interest		$ 21 20
" postage, etc		31 06
" statutory assessment and license		22 27
" printing, stationery and advertising		26 40
" salaries, directors' and auditors' fees		174 00
" travelling expenses		2 00
" rent and taxes		2 00
" investigation of claims		3 00
Total expenses of management		$ 281 93
Cash paid for losses which occurred during 1897	$ 1,997 99	
" " prior to 1897	6 00	
		2,003 99
" rebate		26 00
" in repayment of loans		1,053 80
Total expenditure		$ 3,365 72

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	1,204,945 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	973	1,117,820 00
" new and renewed during 1897	380	426,005 00
Gross number during 1897	1,353	1,543,825 00
Deduct expired and cancelled in 1897	363	338,880 00
Net risk in force 31st December, 1897	990	1,204,945 00

CLASSIFICATION OF RISKS.

Farm and non hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Three year risks.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment.	36,148 35
Amount of all premium notes, after deducting all payments thereon and assessments levied	30,888 40
Amount of premium notes received during the year 1897	12,780 15

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROMNEY.

Commenced business 27th July, 1888.

President—DAVID H. BROWN. | *Secretary*—THOS. C. RENWICK.

Unassessed premium note capital, $18,193.82.

ASSETS.

Cash on hand at head office and in bank		$ 180 54
Amount of premium notes in force, after deducting all payments thereon and assessments levied		18,193 82
" due bills less than one year overdue		66 74
Total assets		$18,441 10

LIABILITIES—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$167 00	
Cash received as fixed payments of 1897		$1,699 10
" " " prior years		120 53
" assessments of years prior to 1897		21 92
" for interest		17 86
" borrowed money		220 00
" from other sources		2 00
Total receipts		$2,081 41

EXPENDITURE.

Expenses of management:

Cash paid for interest	$ 5 88
" rent and taxes	15 00
" travelling expenses	27 00
" investigation of claims	11 00
" salaries, directors' and auditors' fees	201 84
" postage, etc.	13 95
" statutory assessment and license fee	14 33
" printing, stationery and advertising	12 00
" other expenses of management	4 00
Total expenses of management	$ 305 00
Cash paid for losses during 1897	1,531 28
" in repayment of loan	220 00
" for rebate	8 69
" other expenditure	3 50
Total expenditure	$2,068 47

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	One year or less.	Two years.	Three years.	Four years.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.
Mutual					615,174 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	499	603,064 00
Policies new and renewed during 1897	264	307,582 00
Gross number during 1897	763	910,646 00
Less expired and cancelled in 1897	241	295,472 00
Net risks in force on mutual system 31st December, 1897	522	615,174 00

CLASSIFICATION OF RISKS.

Farm and non hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	65 40	109 48	21,067 26	591 48	21,833 62
Amount of all premium notes, after deducting all payments thereon and assessments levied					18,193 82
Amount of premium notes received during the year 1897.					10,664 14

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

President—EDWIN HOOVER. *Secretary*—J. W. HOLMES, M.P.P.

Unassessed premium note capital, $29,428.55.

ASSETS.

Actual cash on hand at head office	$ 326 26
Amount of premium notes in force, after deducting all payments thereon and assessments levied	29,428 55
Amount of cash in agents' hands	67 77
	$29,822 58

LIABILITIES—None.

RECEIPTS.

Cash as per last statement (not extended)	$146 26	
" received at taking of applications		$136 25
" " as fixed payments of 1897		161 11
" assessments levied in 1897		894 51
" " " prior years		5 27
Total receipts		$1,197 14

EXPENDITURE.

Expenses of management:

Amount paid for interest	$15 00
" fuel and caretaker	2 00
" statutory assessment and license	20 53
" printing, stationery and advertising	34 25
" salaries of directors and auditors' fees	218 15
" postage, telegrams and express	13 32
" travelling expenses	3 00
Total expenses of management	$306 25
Amount paid for losses which occurred in 1897	703 20
" refund	7 65
Total expenditure	$1,017 10

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Four years.
	$ c.
Mutual	1,036,255 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	813	1,006.360 00
" new and renewed during 1897	222	288,915 00
Gross number during 1897	1,035	1,294,275 00
Less expired and cancelled in 1897	209	258,020 00
Net risks in force on mutual system 31st December, 1897	826	1,036,255 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

	Four year risks.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	40,967 23
Amount of all premium notes, after deducting all payments thereon and assessments levied	29,428 55
Amount of premium notes received during the year 1897	11,439 50

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

President—WILLIAM SNIDER. | *Secretary*—SENECA JONES.

Unassessed premium note capital, $49,921.45.

ASSETS.

Cash value of mortgages		$32,500 00
" debentures		1,000 00
Actual cash on hand at head office	$ 155 10	
Cash on deposit to the Company's credit, not drawn against, in Bank of Hamilton, at Hamilton	23,317 13	
		23,472 23
Amount unpaid of premium notes in force, after deducting all payments thereon and assessments levied	$49,921 45	
Less residue of premium notes given by Company for re-insurance	2,089 75	
		47,831 70
Amount unpaid of fixed payments of 1897		357 50
" accrued interest		994 52
Total assets		$106,155 95

LIABILITIES.—None.

RECEIPTS.

Cash at head office and in bank as per last statement (not extended)	$7,955 45	
Cash received as fixed payments of 1897		$15,928 60
" due in prior years		223 75
" interest		2,038 93
" fees, etc		22 50
" from investments (not extended)	$8,000 00	
Total receipts		$18,213 78

Expenditure.

Expenses of management :

Amount paid for statutory assessment		$ 14 57
" printing, stationery and advertising		93 30
" salaries, directors' and auditors' fees		2,582 85
" postage, telegrams and express		53 39
" travelling expenses		214 85
" rent		200 00
" commission		36 57
" other expenses		74 68
" investments (not extended)	$1,900	
Total expenses of management		$3,270 21

Miscellaneous payments :

Cash paid for losses which occurred during 1897	4,556 26
" rebate	345 68
" re-insurance	624 85
Total expenditure	$8,797 00

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual	1,000 00	649,750 00	650,750 00
Re-insurance.			
Mutual	.....	27,400 00	27,400 00
Net risks in force at 31st December, 1897	1,000 00	622,350 00	623,350 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	243	619,550 00
" new and renewed during 1897	116	272,425 00
Gross number during 1897	359	891,975 00
Less expired and cancelled in 1897	95	241,225 00
Net risks in force on mutual system 31st December, 1897	264	650,750 00

CLASSIFICATION OF RISKS:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	120 00	80,112 25	80,232 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	103 20	49,818 25	49,921 45
Amount of premium notes received during the year 1897			31,429 75
Residue of premium notes given for re-insurance			2,089 75

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Commenced business 15th April, 1875.

President—CHARLES WALKER. | *Secretary*—F. A. NELLES.

Unassessed premium note capital, $25,406.93.

ASSETS.

Cash in Bank of Commerce, Cayuga	$375 00
Stamps on hand	1 15
Amount of assessments of years prior to 1897 still unpaid	93 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied	25,406 93
Total assets	$25 876 83

LIABILITIES.—None.

RECEIPTS.

Cash at head office and in bank as per last statement (not extended). $1,067.07	
Cash received for assessments levied prior to 1897	$162 66
" interest	24 14
" transfer fees	4 50
Total receipts	$191 30

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	$ 18 17
" printing, stationery and advertising	4 34
" salaries, directors' and auditors' fees	216 30
" postage, etc	12 25
" other expenses	2 50
Total expenses of management	$253 56
Amount of losses during 1897	628 66
Total expenditure	$882 22

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	876,299 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	581	852,374 00
" taken during 1897, new and renewed	206	276,379 00
Gross number during 1897	787	1,128,753 00
Deduct expired and cancelled in 1897	186	252,454 00
Net risks in force at 31st December, 1897	601	876,299 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Three year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	26,972 87
Amount of all premium notes after deducting all payments thereon and assessments levied	25,406 93
Amount of premium notes received during the year 1897	8,440 47

VICTORIA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business November, 1863

President—GEO. H. MILLS. | *Secretary*—W. R. STUART.

Unassessed premium note capital, $53,288.58

ASSETS.

Cash on hand at head office	$51 04	
" in Bank of Hamilton, Hamilton	607 94	
		$658 98
Amount unpaid of fixed payments of 1897		1,975 42
" of short date notes or due bills less than one year overdue		579 20
" " " " one year or more overdue (not extended)	$273 13	
" of premium notes in force, after deducting all payments thereon and assessments levied		53,288 58
" office furniture and safe (not extended)	190 36	
Total assets		$56,502 18

LIABILITIES.

Amount of borrowed money	$4,000 00
Deposit for future assessments	121 07
All other liabilities	153 58
Total liabilities	$4,274 65

RECEIPTS.

Cash at head office as per last statement (not extended)	108 14	
" received as membership fees, not being part payment of premium notes		66 99
" " for fixed payments of 1897		3,827 01
" " bills receivable (first payments)		1,890 31
" " carpenters' risks and transfer fees		10 80
" " deposit for future assessment		3 15
" " borrowed money		4,000 00
" " conscience money		62 00
" " additional premiums		17 66
" " other sources		115 76
Total receipts		$9,993 68

EXPENDITURE

Expenses of management:

Amount paid for interest	$43 50
" commission	836 04
" investigation and adjustment of claims	45 30
" printing stationery and advertising	155 10
" rent and taxes	369 86
" salaries, directors' and auditors' fees	2,379 96
" postage, telegrams and express	63 70
" fuel and light	38 50
" statutory assessment and license fee	26 01
" other expenses	123 45
Total expenses of management	$4,081 42

Miscellaneous payments:

Cash paid for losses which occurred during 1897	5,271 06
" furniture	90 36
Total expenditure	$9,442 84

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

—	Three years.
	$ c.
Mutual	1,383,292 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	1,097	1,360,302 00
Policies new and renewed during 1897	350	432,870 00
Gross number during 1897	1,447	1,793,172 00
Less expired and cancelled in 1897	329	409,880 00
Net risks in force on mutual system 31st December, 1897	1,118	1,383,292 00

CLASSIFICATION OF RISKS:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

	Three years.
	$ c.
Amount of face of all premium notes held by the Company, and legally liable to assessment	65,850 32
Amount of all premium notes, after deducting all payments thereon and assessments levied	53,288 58
Amount of premium notes received during the year 1897	20,571 73

NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

President—G. H. CRYSLER. | *Secretary*—T. A. MOORE.

Unassessed premium note capital, $40,046.39.

ASSETS.

Cash in Bank of Commerce, Simcoe	$ 141 28	
" treasurer's hands	50 13	
		$ 191 41
Amount of premium notes in force, after deducting all payments thereon and assessments levied		40,046 39
Amount unpaid of fixed payments of 1897		318 15
" " prior years		177 99
" " (not extended)	$ 682 32	
" short date notes		185 37
" " (not extended)	$ 217 14	
" office furniture (not extended)	132 50	
Total assets		$ 40,919 31

LIABILITIES.

Amount of money borrowed	$ 3,600 00
" salaries and directors' fees, etc	128 09
Total liabilities	$ 3,728 09

RECEIPTS.

Amount of cash on hand 31st December, 1896 (not extended)	$ 234 42	
Cash received as fixed payments of 1897		$ 1,203 06
" " (2nd and 3rd)		2,257 53
" for assessments levied prior to 1897		13 80
" borrowed		523 71
" transfer fees, etc		39 90
" payments in advance		32 91
Total receipts		$ 4,070 91

EXPENDITURE.

Expenses of management :

Amount paid for investigation and adjustment of claims	$ 25 00
" commission	861 70
" printing, stationery and advertising	38 85
" statutory assessment and license	23 55
" salaries and auditors' fees	471 60
" postage, telegrams and express	20 00
" interest	385 88
" law costs	220 76
Expenses of management (*carried forward*)	$ 2,047 34

Expenses of management *brought forward*			$ 2,047 34
Miscellaneous payments:			
Cash paid for losses which occurred during 1897	$ 754 50		
" " " prior to 1897	626 63		
			1,381 13
" rebate			29 59
" re-insurance			450 04
" repayment of loans			530 76
" other expenditure			80 06
Total expenditure			$ 4,113 92

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.	Four years.	Total.
	$ c.	$ c.	$ c.
Mutual	236,950 00	1,007,415 00	1,244,365 00
Less re-insurance		4,057 50	4,057 50
Net risks at 31st December, 1897	236,950 00	1,003,357 50	1,240,307 50

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	1,310	1,201,223 00
Policies new and renewed during 1897	391	396,460 00
Gross number during 1897	1,701	1,597,683 00
Less expired and cancelled in 1897	365	353,318 00
Net risks in force on mutual system 31st December, 1897	1,336	1,244,365 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Three year risks.	Four year risks.	Total.
	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	10,108 37	37,564 26	47,672 63
Amount of all premium notes, after deducting all payments made thereon and assessments levied	2,980 20	37,066 19	40,046 39
Amount of premium notes received during the year 1897	568 00	14,979 63	15,547 63

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

Commenced business 3rd February, 1875.

President—SAMUEL BROKENSHIRE. | *Secretary*—HENRY EILBER, M.P.P.

Unassessed premium note capital, $105,220.71.

ASSETS.

Cash on deposit in Molson's Bank, Exeter		$ 1,107 85
Amount of premium notes in force, after deducting all payments thereon and assessments levied		105,220 71
Total assets		$106,328 56

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$3,235 89	
Cash received as fixed payments of 1897		$348 28
" for assessments levied prior to 1897		94 95
" interest		37 40
Total receipts		$480 63

EXPENDITURE.

Expenses of management :

Amount paid for statutory assessment and license fee	$ 47 09
" printing, stationery and advertising	161 25
" salaries, directors' and auditors' fees	319 65
" travelling expenses	5 30
" postage, telegrams and express	65 30
" investigation and adjustment of claims	43 20
" other expenses	2 75
Total expense of management	$ 644 54

Miscellaneous payments :

Cash paid for losses which occurred during 1897	1,959 85
" rebate	4 28
Total expenditure	$2,608 67

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Four years.
	$ c.
Mutual	2,813,120 00

MOVEMENT IN RISKS.

Mutual System

	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	1,707	2,724,570 00
" taken during 1897	374	599,450 00
Gross number during 1897	2,081	3,324,020 00
Deduct cancelled in 1897	329	510,900 00
Net risks in force 31st December, 1897	1,752	2,813,120 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

	Four year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	115,871 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	105,220 71
Amount of premium notes received during the year 1897	24,700 00

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1879.

President—OSCAR MCMICHAEL | *Secretary*—S. CUNNINGHAM.

Unassessed premium note capital, $33,102.89.

ASSETS.

Actual cash on hand at head office	$ 280 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied	33,102 89
Amount of fixed payments of 1897 still unpaid	15 45
Total assets	$33,398 34

LIABILITIES—None.

RECEIPTS.

Cash at head office, as per last statement	$22 73	
" received at taking of application		$ 380 00
" " as fixed payments of 1897		1,844 11
" borrowed		400 00
" as extra premiums		5 65
Total receipts		$2,629 76

EXPENDITURE.

Expenses of management.

Amount paid for agent's salary	$ 228 00
" law costs	35 00
" interest	35 00
" statutory assessment	22 12
" investigation of claims	4 50
" printing and advertising	12 75
" salaries, directors' and auditors' fees	316 80
" postage and stationery	17 64
" other expenses	6 40
Expenses of management	$678 21
Amount paid for losses which occurred during 1897	857 00
" rebate	37 38
" repayment of loans	800 00
Total expenditure	$2,372 49

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	1,155,160 00	1,155,160 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	688	1,108,315 00
" taken during 1897	304	473,750 00
Total number and amount in force 31st December, 1897	992	1,582,065 00
Deduct expired and cancelled in 1897	259	426,905 00
Net risks in force at 31st December, 1897	733	1,155,160 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Three years.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	36,592 20
Amount of all premium notes after deducting all payments thereon and assessments levied	33,102 89
Amount of premium notes received during 1897	15,147 39

THE WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

President—A. N. HUNT. | *Secretary*—HENRY ANDERSON.

Unassessed premium note capital, $37,919.05.

ASSETS.

Cash value of debentures		$10,000 00
Cash on hand at head office	$ 9 51	
" on deposit to the Company's credit, not drawn against, in the Canadian Trust and Loan Company, London	4,198 55	
London Loan and Savings Company, London	1,024 95	
Huron and Erie " "	582 92	
		5,815 93
Amount of premium notes in force after deducting all payments thereon and assessments levied		37,919 05
Total assets		$53,734 98

LIABILITIES.—None.

RECEIPTS.

Cash at head office and on deposit as per last statement (not extended)	$13,839 95	
Cash received as taking application		$ 98 15
" for fixed payments of 1897		2,662 48
" for interest		616 19
" other sources		8 00
Total receipts		$3,384 82

EXPENDITURE.

Expenses of management :

Amount paid for rent	$ 3 00
" agents' fees	120 50
" investigation and adjustment of claims	19 50
" statutory assessment and license	26 29
" salaries, directors' and auditors' fees	381 00
" printing, stationery and advertising	29 30
" postage	12 00
" other expenses	1 50
Total expenses of management	$593 09

Miscellaneous payments :

Cash paid for losses which occurred during 1897	800 13
" rebate	15 62
Total expenditure	$1,408 84

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	1,384,530 50

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	892	1,368,410 50
Policies new and renewed during 1897	305	496,895 00
Gross number during 1897	1,197	1,865,305 50
Deduct expired or cancelled in 1897	321	480,775 00
Net risks in force 31st December, 1897	876	1,384,530 50

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Three year risks.
	$ c.
Amount of face of all premium notes legally liable to assessment	41,535 90
Amount of all premium notes, after deducting all payments thereon, and assessments levied	37,919 05
Amount of premium notes received during the year 1897	14,906 85

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

President—DUNCAN CAMERON. *Secretary*—JACOB MARSH.

Unassessed premium note capital, $19,160 67.

ASSETS.

Cash on hand	$419 49
Amount unpaid of fixed payments of 1897	58 39
Amount of premium notes in force, after deducting all payments thereon and assessments levied	19,160 67
Total assets	$19 638 55

LIABILITIES.— None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$267 40	
Cash received as fixed payments of 1897		$1,254 87
" of prior years		73 74
" as interest		4 90
Total receipts		$1,333 51

EXPENDITURE.

Expenses of management:.

Amount paid for postage	$4 00
" interest	32 50
" statutory assessment and license fee	14 89
" printing and stationery	19 00
" salaries and directors' fees	155 00
" agents' commission	99 50
" investigation and adjustment of claims	4 00
Total expenses of management	$328 89
Cash paid for losses which occurred during 1897	83 50
" rebate	18 38
" repayment of loans	750 00
" other expenditure	65
Total expenditure	$1,181 42

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

—	Three years.
	$ c.
Mutual.	629,324 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	459	640,579 00
" new and renewed during 1897	202	286,665 00
Gross number during 1897	661	727,244 00
Less expired and cancelled in 1897	214	297,920 00
Net risks in force on mutual system 31st December, 1897	447	629,324 00

CLASSIFICATION OF RISKS.

Farm and non hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Three year risks.
	$ c.
Amount of face of all premium notes held by company, and legally liable to assessment	25,172 96
Amount of all premium notes, after deducting all payments thereon and assessments levied	19,160 67
Amount of premium notes received during the year 1897	11,466 60

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

Commenced business 4th April, 1892.

President—HENRY BUTLER. *Secretary*—E. D. MITTON.

Unassessed premium note capital, $38,951.18.

ASSETS

Township of Howard debentures		$2,446 32
Actual cash on hand at head office	$130 45	
Cash in Traders' Bank, Ridgetown	743 23	
		873 68
Cash in agents' hands		78 30
Amount of fixed payments of 1897 still unpaid		60 95
" of premium notes in force after deducting all payments thereon and assessments levied		38,951 18
Total assets		$42,410 43

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	$2,193 62	
Cash received as fixed payments of 1897		3,036 22
" interest		76 22
" for debentures (not extended)	$203 50	
" carpenters' risk		30
Total receipts		$3,112 74

EXPENDITURE.

Cash paid for salaries and directors' fees	$ 270 50
" statutory assessment and license fee	24 30
" fuel and light	1 75
" printing, stationery and advertising	16 25
" postage, telegrams and express	30 43
" investigation of claims	24 00
" expenses delegates, Underwriters' Association	28 00
" fee, Underwriters' Association	2 50
" legal expenses	1 00
Total expenses of management	$ 398 73

Miscellaneous payments :

Cash paid for losses of 1897		2,504 95
" refund on cancelled policies		15 50
" debentures (not extended)	$1,638 70	
Total expenditure		$2,919 18

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	1,487,240 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	951	1,249,315 00
" new and renewed during 1897	450	607,850 00
Gross number during 1897	1,401	1,857,165 00
Less expired and cancelled in 1897	282	369,925 00
Net risks in force 31st December, 1897	1,119	1,487,240 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

	Three year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	44,617 20
Amount of all premium notes, after deducting all payments thereon and assessments levied	38,951 18
Amount of premium notes received during the year 1897	18,235 50

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

Commenced business 27th May, 1882.

President—EDWARD ROBERTS. | *Secretary*—EDWARD DANN, Bryanston, Ont.

Unassessed premium note capital, $34,967.69.

ASSETS.

Actual cash on hand at head office	$ 12 15	
Cash in Canadian Savings and Loan Company, London	99 56	
" Agricultural Savings and Loan Company	998 82	
		$1,110 53
Amount unpaid of fixed payments of 1897		102 11
" of premium notes in force, after deducting all payments thereon and assessments levied		34,967 69
Amount of accrued interest		33
Total assets		$36,180 66

LIABILITIES.

Amount of agents' commission due	$ 8 50
Total liabilities	$ 8 50

RECEIPTS.

Cash on hand at head office (not extended)	$1,299 98	
Cash received for fixed payments of 1897		2,778 82
" " " prior years		120 12
" interest		36 06
Total		$2 935 00

EXPENDITURE.

Expenses of management :

Amount paid for commission to agents		$168 00
" statutory assessment and license		25 13
" printing, stationery and advertising		61 90
" salaries, directors' and auditors' fees		322 00
" postage		17 73
" investigation of claims		18 00
Total expenses of management		$612 76
Cash paid for losses during 1897	$1,506 13	
" " of prior years	1,000 00	
		2,506 13
" rebate		15 56
Total expenditure		$3,134 45

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	1,368,412 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	931	1,303,116 00
Policies new and renewed during 1897	349	464 511 00
Gross number and amount during 1897	1,280	1,767,627 00
Less expired or cancelled in 1897	291	399,215 00
Net risks in force 31st December, 1897	989	1,368,412 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Three year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	41,310 31
Amount of all premium notes, after deducting all payments thereon and assessments levied	34,967 69
Amount of premium notes received during the year 1897	14,045 77

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business 27th July, 1867.

President—ROBERT MILLER. | *Secretary*—GEORGE MILLER.

Unassessed premium note capital, $38,351.36.

ASSETS

Cash on hand at head office	$ 149 50	
" in Bank of Commerce, Simcoe	150 14	
		$ 299 64
Cash unpaid of fixed payments of 1897		5 00
" assessments of 1897		183 04
Amount of premium notes in force, after deducting all payments thereon and assessments levied		38,351 36
Total assets		$38,839 04

LIABILITIES.

Amount of adjusted loss	$ 486 85
" borrowed money	850 00
" of interest accrued	38 94
Total liabilities	$ 1,375 79

RECEIPTS

Cash at head office and in bank as per last statement (not extended) $314.52

Cash received at taking of applications	$ 252 00
" as fixed payments of 1897	871 75
" for assessments levied in 1897	1,591 02
" " " prior to 1897	241 59
" borrowed money	850 00
" for interest	6 39
Total receipts	$ 3,812 75

EXPENDITURE

Expenses of management:

Amount paid for rent, taxes		$ 2 50
" investigation and adjustment of claims		21 00
" statutory assessment and license		25 67
" printing and advertising		30 25
" salaries, directors' and auditors' fees		378 80
" postage, express and telegrams		13 50
" fuel and light		5 00
" travelling expenses		10 00
Total expenses of management		$ 486 72

Miscellaneous payments:

Cash paid for losses which occurred prior to 1897	$ 1,135 36	
" " during 1897	2,185 50	
		3,320 86
" rebate		20 05
Total expenditure		$ 3,827 63

CURRENCY OF RISKS.

Amounts covered by Policies in force 31st December, 1897.

System	Two years.	Three years.	Four years.	Total.
	$ c.	$ c.	$ c.	$ c.
Mutual	7,100 00	309,310 00	890,440 00	1,206,850 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	724	1,337,950 00
" taken during 1897, new and renewed	244	425,620 00
Gross number during 1897	968	1,763.570 00
Deduct expired and cancelled in 1897	288	556,720 00
Net risks in force 31st December, 1897	680	1,206,850 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Two year risks.	Three year risks.	Four year risks.	Total.
	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	148 66	9,477 98	36,296 82	45,923 46
Amount of all premium notes, after deducting all payments thereon and assessments levied	117 48	7,170 18	31,063 34	38,351 36
Amount of premium notes received during the year 1897				17,308 78

THE LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business 5th November, 1875.

President—ARCH. McINTYRE. | *Secretary*—W. G. WILLOUGHBY.

Unassessed premium note capital, $69,884.59.

ASSETS.

Cash on hand head office	$181 51	
Cash in Industrial Mortgage and Savings Co., Sarnia	749 97	
		$ 931 48
Amount of short date notes, or due bills, less than one year overdue		709 45
" " assessments of 1897 unpaid		286 86
" premium notes in force, after deducting all payments thereon and assessments levied		69,884 59
Total assets		$71,812 38

LIABILITIES.

Amount of supposed loss	$31 00
Total	$31 00

RECEIPTS.

Cash received as fixed payments of 1897	$ 7,117 86
" for assessments levied in 1897	11,707 26
" for interest	49 55
" refunded commission and fees	2 25
Total receipts	$18,876 92

EXPENDITURE.

Expenses of management :

Amount paid for travelling expenses		$ 7 50
" commission to agents		607 50
" statutory assessment		66 89
" printing, stationery and advertising		102 10
" salaries, directors' and auditors' fees		557 70
" postage, telegrams and express		73 32
" rent of hall		8 00
" investigation and adjustment of claims		78 80
" law costs		2 75
" interest		49 35
" other expenses		166 25
Total expenses of management		$ 1,720 16

Miscellaneous payments :

Cash paid for losses which occurred during 1897	$8,890 15	
" " " prior to 1897	3,029 36	
		11,919 51
" rebate		199 20
" repayment of loan		4,000 00
" balance due secretary		106 57
Total expenditure		$17,945 44

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three Years.
	$ c.
Mutual	3,732,283 00

MOVEMENT IN RISKS:

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	3,404	4,006,123 00
" new and renewed during 1897	810	942,770 00
Gross number and amount during 1897	4,214	4,948,893 00
Less expired and cancelled in 1897	1,057	1,216,610 00
Net risks in force on mutual system 31st December, 1897	3,157	3,732,283 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES AND UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Three year risks.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment..	112,069 48
Amount of all premium notes, after deducting all payments thereon and assessments levied..	69,884 59
Amount of premium notes received during the year 1897	28,264 60

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TOWN HALL, ONEIDA.

Commenced business 27th March, 1875.

President—OMAR WARNER. | *Secretary*—DAVID KEIT.

Unassessed premium note capital, $14,015.36.

ASSETS.

Cash on hand at head office		$ 165 42
Cash in agents' hands		3 75
Amount of assessments of 1897 still unpaid		63 86
" " prior years		34 75
" premium notes in force after deducting all payments thereon and assessments levied		14,015 36
Total assets		$14,283 14

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$22 29	
Cash received at taking of applications		$ 86 25
" for assessments levied in 1897		1,186 32
" " " prior to 1897		44 39
" " all other sources		24 75
Total receipts		$1,341 71

EXPENDITURE.

Expenses of management:

Amount paid for fuel and light		$ 3 00
" travelling expenses		4 85
" statutory assessment and license fee		12 87
" printing, stationery and advertising		6 50
" salaries, directors' and auditors' fees		128 00
" postage		7 20
" other expenses		2 00
Total expenses of management		$164 42

Miscellaneous payments:

Cash paid for losses which occurred during 1897	$1,015 03	
" " " prior to 1897	6 67	
		1,021 70
" rebate		10 96
" agents' fees refunded		1 50
Total expenditure		$1,198 58

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	506,066 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	326	509,356 00
" new and renewed during 1897	123	196,645 00
Gross number during 1897	449	706,001 00
Less expired and cancelled in 1897	127	199,935 00
Net risks in force on mutual system 31st December 1897	322	506,066 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Three year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	15,498 68
Amount of all premium notes, after deducting all payments thereon and assessments levied	14,015 36
Amount of premium notes received during the year 1897	6,013 62

THE SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

President—DONALD TURNER. | *Secretary*—R. N. STAFFORD.

Unassessed premium note capital, $34,777.72.

ASSETS.

Cash on deposit to Company's credit at Imperial Bank at St. Thomas....	$ 1,340 47
Amount unpaid of assessments levied during 1897	408 95
Amount of premium notes in force, after deducting all payments thereon and assessments levied	34,777 72
Total assets	$36,527 14

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended).....	$182 51	
Cash received for assessments levied in 1897		$1,541 40
" " prior to 1897		464 90
" interest		11 35
Total receipts		$2,017 65

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	$ 19 69
" printing and stationery.....	22 95
" salaries, directors' and auditors' fees.....	194 00
" postage, etc.....	14 60
" travelling expenses.....	10 00
" rent.....	7 00
Total expenses of management	$268 24

Miscellaneons payments:

Cash paid for losses which occurred during 1897	588 50
" rebate	2 95
Total expenditure	$859 69

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Four years.
	$ c.
Mutual	983,175 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	591	951,100 00
Policies taken during 1897	209	340,375 00
Gross number during 1897	800	1,291,475 00
Less expired and cancelled in 1897	192	308,300 00
Net risks in force on mutual system 31st December, 1897	608	983,175 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

——	Four year risks.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment.	39,327 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	34,777 72
Amount of premium notes received during the year 1897	13,615 00

NORTH AND SOUTH DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

President—S. CHARLTON. *Secretary*—D. D. YORK

Unassessed premium note capital, $52,194.83.

ASSETS.

Cash on hand at head office	$ 13 14	
" check againt Township Treasurer	1,531 25	
" deposit, Bank of Toronto, London	2,739 40	
" deposit in Traders' Bank, Aylmer	2,468 00	
		$ 6,751 79
Amount unpaid of fixed payments of 1897		309 99
" premium notes in force, after deducting all payments thereon and assessments levied		52,194 83
Total assets		$ 59 256 61

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	$5,166 96	
Cash received as fixed payment of 1897		$ 3,735 41
" interest		250 27
Total receipts		$ 3 985 68

EXPENDITURE.

Expenses of management :

Amount paid for commission to agents	$ 68 00
" travelling expenses	14 80
" printing and stationery	19 50
" statutory assessment and license	33 75
" rent	2 00
" salaries and auditors' fees	300 80
" postage	20 25
" law costs	19 00
" other expenses	2 50
Total expenses of management	$ 480 60

Miscellaneous payments :

Cash paid for losses which occurred during 1897	$1,734 49	
" " " prior to 1897	130 00	
		1,864 49
" rebate		55 76
Total expenditure		$ 2,400 85

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	$ c.
Mutual	1,951,363 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	1,223	1,860,888 00
" taken during 1897	533	772,180 00
Gross number during 1897	1,756	2,633,068 00
Deduct cancelled in 1897	474	681 705 00
Net risks in force 31st December, 1897	1,282	1,951,363 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

	Three year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	58,540 89
Amount of all premium notes, after deducting all payments thereon and assessments levied	52,194 83
Amount of premium notes received during the year 1897	22,985 40

CARADOC FARMER'S MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

President—WM. YOUNG. *Secretary*—WM. E. SAWYER.

Unassessed premium note capital, $32,508.70.

ASSETS.

Actual cash on hand at head office	$57 35	
" in Bank of Commerce, Strathroy	56 42	
		$ 113 77
Amount of premium notes in force, after deducting all payments thereon and assessments levied		32,508 70
Amount of unpaid fixed payments of 1897		24 11
Total assets		$32,646 58

LIABILITIES.

Amount of unpaid loans	$500 00
" other liabilities	115 26
Total liabilities	$615 26

RECEIPTS.

Cash at head office as per last statement (not extended)	$1,435 65	
Cash received at taking of application		$ 171 50
" as fixed payments of 1897		460 66
" assessments of 1897		1,279 75
" " prior years		3 09
" interest		24 62
" borrowed		500 00
" other sources		2 00
Total receipts		$2,441 62

EXPENDITURE.

Expenses of management :

Cash paid for interest		$ 9 15
" agents for fees		171 50
" salaries, directors' and auditors' fees		190 00
" travelling expenses		8 25
" statutory assessment and license fee		21 95
" printing, stationery and advertising		26 15
" investigation and adjustment of claims		18 00
" postage, etc		23 60
" other expenses		2 00
Total expenses of management		$470 60
Cash paid for losses which occurred during 1897	$3,243 32	
" " " prior "	4 00	
		3,247 32
" rebate		45 58
Total expenditure		$3,763 50

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	One year.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual	400 00	1,168,549 00	1,168,949 00

MOVEMENTS IN RISKS.

Mutual System.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	777	1,097,207 00
" taken during 1897, new and renewed	343	494,415 00
Gross number during 1897	1,120	1,591,622 00
Deduct expired and cancelled in 1897	289	422,673 00
Net risks force 31st December, 1897	831	1,168,949 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1897.

	One year risks.	Three year risks.	Total.
	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	12 00	35,056 47	35,068 47
Amount of all premium notes on policies in force 31st December, 1897, after deducting all payments thereon, and assessments levied			32,508 70
Amount of premium notes received during the year 1897	12 00	14,820 45	14,832 45

THE YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced business 17th October, 1881.

President—D. F. Thomson. | *Secretary*—Wm. H. Elliott.

Unassessed premium note capital, $24,368.01.

Assets.

Actual cash on hand at head office	$ 4 18	
Cash on deposit to the Company's credit, not drawn against, in Southern Loan and Savings Company, St. Thomas	148 44	
		$ 152 62
Amount of premium notes in force, after deducting all payments thereon and assessments levied		24,368 01
Total assets		$24,520 63

Liabilities.

Amount of unpaid printing account	$ 2 00
Total liabilities	$ 2 00

Receipts.

Cash on hand as per last statement (not extended)	$974 26	
Cash received as fixed payments of 1897		$ 660 39
" assessments of years prior to 1897		15 43
" for interest		14 77
" for transfer fees and engine licenses		23 00
" borrowed money		150 00
Total receipts		$ 863 59

Expenditure.

Expenses of management:

Amount paid for interest	$ 3 00
" statutory assessment and license	18 32
" printing and stationery	2 00
" salaries, directors' and auditors' fees	273 00
" fuel, light and rent	5 50
" investigation of claims	9 00
" postage	3 56
" other expenses	60
Total expenses of management	$314 98

Miscellaneous payments:

Cash paid for losses which occurred during 1897	1,216 66
" rebate	3 59
" in repayment of loans	150 00
Total expenditure	$1,685 23

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	One year and over but under two years.	Two years and over but under three years.	Three years.	Total.
	$ c.	$ c.	$ c.	$ c.
Mutual	3,725 00	6,675 00	910,441 00	920,841 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		$ c.
Policies in force 31st December 1896	584	862,231 00
Policies new and renewed during 1897	193	268,025 00
Gross number and amount during 1897	777	1,130,256 00
Less expired and cancelled in 1897	157	209,415 00
Net risks in force 31st December, 1897	620	920,841 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	One year and over but under two year risks.	Two years and over but under three year risks.	Three years.	Total.
	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by the Company and legally liable to assessment	63 00	162 20	27,204 61	27,429 81
Amount of all premium notes after deducting all payments thereon and assessments levied	56 94	143 41	24,167 66	24,368 01
Amount of premium notes received during the year 1897	53 75	31 38	7,883 25	7,969 38

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1880.

President—A. D. Lee. | *Secretary*—George Spera.

Unassessed premium note capital, $47,319.06.

Assets.

Actual cash in Trader's Bank, Hamilton	$ 4,038 64
Amount of assessments unpaid levied during 1897	136 62
" premium notes in force, after deducting all payments thereon and assessments levied	47,319 06
Total assets	$51,494 32

Liabilities.—None.

Receipts.

Cash at head office, as per last statement (not extended)	$2,600.11	
Cash received for assessments which were levied in 1897		$1,651 28
" " " before 1897		150 28
" interest		75 92
" from all other sources		3 00
Total receipts		$1,880 48

Expenditure.

Expenses of management:

Amount paid for agents' commission	$ 14 00
" fuel and light	3 00
" statutory assessment and license fee	21 49
" printing, stationery and advertising	31 90
" salaries and directors' fees	278 20
" postage, etc	22 00
" rent	1 66
" other expenses	14 00
Total expenses of management	$386 25

Miscellaneous payments:

Cash paid for losses which occurred during 1897	25 00
" rebate	1 70
" painting	15 00
" other expenditure	14 00
Total expenditure	$441 95

CURRENCY IN RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	One year.	Two years.	Three years.	Total.
	$ c.	$ c.	$ c.	$ c.
Mutual..	1,500 00	3,700 00	1,183,098 00	1,193,298 00

MOVEMENT IN RISKS.

Mutual System.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1896	793	1,067,320 00
" new and renewed during 1897	385	479,448 00
Gross number during 1897	1,178	1,546,768 00
Less expired and cancelled in 1897	282	353,470 00
Net risks in force on mutual system 31st December, 1897	896	1,193,298 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES AND UNDERTAKINGS

On Policies in force 31st December, 1897.

——	One year risks.	Two year risks.	Three year risks.	Total.
	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment.	33 00	126 00	62,291 00	62,450 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	31 20	119 70	47,168 16	47,319 06
Amount of premium notes received during the year 1897	31 20	.....	.....	20,771 86

RECAPITULATION

OF

ASSETS, LIABILITIES, INCOME AND EXPENDITURE

OF ALL

STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

PURELY MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Real estate, cash value.	Mortgages, bonds, debentures and other securities.	Cash.	Agents' balances.	Fixed payments of 1897 unpaid.	Assessments unpaid of 1897.	Fixed payments and assessments of prior years.	Unassessed premium note capital.	Interest due and accrued.	Short date notes.	All other assets.	Total assets.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Amherst Island			946 63					3,055 73		19 50		4,021 86
Ayr Farmers'			580 73			30 11	22 50	54,892 08				55,525 42
Bancroft			152 20		52 43			2,293 06				2,497 69
Bay of Quinte			286 56	49	140 87			26,067 48				26,495 40
Bertie and Willoughby			1,738 80		100 72			42,244 14				44,083 66
Blanshard			827 27			282 73	136 00	21,825 00				23,071 00
Blenheim, North			43 67					71,954 87				71,998 54
Brant County Farmers'			9 06			2,431 11		125,765 71				128,205 88
Bruce West Farmers'			38 29			336 52		15,399 49				15,774 30
Canadian Millers'		33,500 00	23,472 23		357 50			47,831 79	994 52			106,155 95
Caradoc Farmers'			113 77		24 11			32,508 70				32,646 58
Culross			2,551 56			301 50		34,211 10	52 17			37,116 33
Dereham and West Oxford			2,411 81		118 09			32,937 33				35,467 23
Dominion Mutual	4,500 00		429 06			1,660 10	397 84	73,454 45		2,045 51	147 76	82,634 72
Dorchester, North and South			6,751 79		309 99			52,194 83				59,256 61
Downie			603 07			18 82		31,488 57				32,110 46
Dufferin Farmers'			1,092 48	282 95	36 59			20,226 88		17 45		21,656 05
Dumfries, North, Waterloo, South			736 16			161 89		156,193 76				157,091 81
Dunwich Farmers'			380 34		283 75			30,888 40				31,552 49
Easthope, South			2,258 44			116 78		114,627 21				117,002 43
Ekfrid			341 98		286 88	78 28		18,536 12				19,243 26
Elma Farmers'			2,859 65					72,735 90		181 87		75,777 42
Eramosa			1,347 56		105 79			23,657 35				25,110 70
Erie Farmers'			326 26	67 77				29,428 55				29,822 58
Farmers' Central			4 28		185 13			89,697 70				89,887 11
Farmers' Union			1,191 74					23,505 28		313 05		25,010 07
Formosa			1,953 27			61 89		63,121 66				65,136 82
Germania Farmers'			296 25		24 55	78 75		74,105 14				74,504 69
Glengarry Farmers'			3,190 88					18,868 92				22,059 80
Grand River			375 00			93 75		25,406 93			1 15	25,876 83
Grenville Patron			310 91		128 73	149 65		47,478 29				48,067 58

Grey and Bruce			87 38			127 29	118 40	33,263 10				33,596 17
Guelph Township			193 01				4 00	24,301 04				24,498 05
Halton Union			2,790 69		92 28			68,477 85				71,360 82
Hay Township			1,107 85					105,220 71				106,328 56
Hopewell Creek			153 86			101 37	101 09	19,497 72				19,854 04
Howick Farmers'			6,419 78		523 14	341 25		183,372 86				190,657 03
Howard Farmers'		2,446 32	873 68	78 30	60 95			38,951 18				42,410 43
Kent and Essex			180 54					18,193 82		66 74		18,441 10
Lambton Farmers'			931 48			286 86		69,884 59		709 45		71,812 38
Lanark			43 09		53 99			13,304 04				13,401 12
Lennox and Addington			328 05		515 58			34,173 07		166 90		35,186 60
Lobo Township			419 49		58 39			19,160 67				19,638 55
London Township			1,110 53		102 11			34,967 69	33			36,180 66
McGillivray			726 79					10,407 60		127 31		11,261 70
McKillop			2,340 49			282 65		85,661 63		247 50		88,532 27
Maple Leaf Farmers'			488 70			56 98		33,244 22		103 36		33,893 26
Midland			1,256 97	343 43				26,776 73	20 16			28,397 29
Nichol			24 69		200 85			50,560 00		93 18		50,878 81
Nissouri Farmers'			995 50			522 35	117 88	96,023 23				97,658 96
Norfolk Farmers'			191 41		318 15		177 99	40,046 39		185 37		40,919 31
Oneida Farmers'			165 42	3 75		63 86	34 75	14,015 36				14,283 14
Otter			296 22			415 28	25 17	43,784 93				44,521 60
Oxford Farmers'			204 00			201 00		38,164 41				38,569 41
Peel and Maryboro'			5,284 61	83 77	387 42			42,021 30				47,777 10
Peel County Farmers'			3,765 28			1,367 30		124,790 53			150 00	130,073 11
Puslinch			1,041 13					23,511 03				24,552 16
Saltfleet and Binbrook			4,038 64			136 62		47,319 06				51,494 32
Scott			576 64					7,903 24		13 00		8,492 88
Simcoe County			227 58		191 92	59 40		17,202 49				17,681 39
Southwold Farmers'			1,340 47			408 95		34,777 72				36,527 14
Sydenham				1,143 35		5,665 71		116,345 34				123,154 40
Townsend			280 00		15 45			33,102 89				33,398 34
Usborne and Hibbert			3,073 00			178 00		85,827 43				89,088 43
Victoria			658 98			1,975 42		53,288 58		579 20		56,502 18
Walpole Farmers'			299 64		5 00	183 04		38,351 36				38,839 04
Waterloo, North			4,946 74			812 73		199,153 35				204,912 82
Wawanosh, West			384 79			825 09		127,367 58				128,577 46
Westminster Township		10,000 00	5,815 93					37,919 05				53,734 98
Williams, East			25 71	24 45	131 65	135 79		10,435 50				10,753 10
Yarmouth			152 62					24,368 01				24,520 63
York			1,801 83	66 77				30,051 27		457 38		32,377 25
Total	4,500 00	45,946 32	112,664 91	2,095 03	4,815 01	19,948 82	1,135 62	3,631,800 69	1,067 18	5,326 77	298 91	3,829,599 26

PURELY MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Losses.			Borrowed money and bills payable.	Interest accrued.	Salaries and directors' fees.	Other liabilities.	Total liabilities.	Number of policies in force.	Amount at risk.
	Reported, but not adjusted.	Adjusted.	Resisted.							
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Amherst Island									92	135,570 00
Ayr Farmers'									498	1,295,060 00
Bancroft									121	75,450 00
Bay of Quinte				1,700 00	17 85			1,717 85	847	1,038,460 00
Bertie and Willoughby									1,208	1,589,089 00
Blanshard				2,500 00				2,500 00	585	786,636 00
Blenheim, North									599	1,522,975 00
Brant County			400 00	4,600 00				5,000 00	3,325	4,870,471 00
Bruce, West, Farmers'				600 00				600 00	489	456,290 00
Canadian Millers'									264	650,750 00
Caradoc Farmers'				500 00			115 26	615 26	831	1,168,949 00
Culross									645	929,813 00
Dereham and West Oxford									596	1,023,425 00
Dominion Mutual		1,739 65		2,682 23		92 74	1,116 15	5,630 77	3,496	4,043,905 00
Dorchester, North and South									1,282	1,951,363 00
Downie									570	1,168,740 00
Dufferin Farmers'									624	647,500 00
Dumfries, North, and Waterloo, South		1,083 30						1,083 30	1,720	3,908,375 00
Dunwich Farmers'				956 50				956 50	990	1,204,945 00
Easthope, South									1,208	2,710,170 00
Ekfrid				1,400 00	39 85			1,439 85	587	740,485 00
Elma Farmers'									1,060	1,669,515 00
Eramosa									318	638,975 00
Erie Farmers'									826	1,036,255 00
Farmers' Central			500 00					500 00	2,180	2,518,847 00
Farmers' Union									808	857,060 00
Formosa	1,340 00							1,340 00	1,739	1,972,383 00
Germania Farmers'									1,360	1,926,485 00
Glengarry Farmers'									722	786,205 00
Grand River									601	876,299 00
Grenville Patron									1,577	1,848,580 00

Grey and Bruce									1,203	1,269,691 00
Guelph, Township									291	589,070 00
Halton Union									1,552	2,289,260 00
Hay, Township									1,752	2,813,120 00
Hopewell Creek				373 10				373 10	376	434,729 00
Howick Farmers'									2,784	4,085,880 00
Howard Farmers'									1,119	1,487,240 00
Kent and Essex									522	615,174 00
Lambton Farmers'	31 00							31 00	3,157	3,732,283 00
Lanark				100 00				100 00	478	442,120 00
Lennox and Addington		812 00		3,200 00				4,012 00	1,041	1,176,368 00
Lobo, Township									447	629,324 00
London, Township							8 50	8 50	989	1,368,412 00
McGillivray	1,050 00							1,050 00	424	933,650 00
McKillop	700 00							700 00	1,913	2,791,255 00
Maple Leaf									1,005	1,181,058 00
Midland						131 02		131 02	874	1,016,012 00
Nichol		600 00						600 00	1,156	1,523,598 00
Nissouri			47 00				302 63	349 63	1,415	2,163,992 00
Norfolk				3,600 00		128 09		3,728 09	1,336	1,244,365 00
Oneida									322	506,066 00
Otter				400 00	5 53			405 53	935	1,402,180 00
Oxford			30 00				43 99	73 99	837	1,068,985 00
Peel and Maryboro'									1,016	1,374,860 00
Peel County Farmers'									3,183	4,945,069 00
Puslinch									423	834,893 00
Saltfleet and Binbrook									896	1,193,298 00
Scott									273	315,900 00
Simcoe	1,350 00			2,388 17				3,738 17	470	583,431 00
Southwold									608	983,175 00
Sydenham	235 00	2,662 32	239 00	4,206 80				7,343 12	4,403	5,448,673 00
Townsend									733	1,155,160 00
Usborne and Hibbert									2,206	3,569,095 00
Victoria				4,000 00			274 65	4,274 65	1,118	1,383,292 00
Walpole		486 85		850 00	38 94			1,375 79	680	1,206,850 00
Waterloo, North									2,380	4,340,001 00
Wawanosh, West									2,916	3,527,948 00
Westminster									876	1,384,530 50
Williams, East									336	428,425 00
Yarmouth							2 00	2 00	620	920,841 00
York						76 14	45 73	121 87	710	899,295 00
Total	4,706 00	7,384 12	1,216 00	34,056 80	102 17	427 99	1,908 91	49,801 99	81,143	114,809,593 50

PURELY MUTUAL FIRE INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Fees or surveys.	Fixed payments of 1897.	Assessments, 1897.	Fixed payments and assessments of prior years.	Interest.	Bills receivable, etc.	Licenses, extra risks, transfer fees, etc.	Cash received from bills receivable.	Borrowed money.	Retained premiums.	Other sources.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Amherst Island		608 84			19 23							628 07
Ayr Farmers'	148 00		1,283 90	17 30					200 00			1,649 20
Bancroft		177 19			50		35					178 04
Bay of Quinte		829 55	1,651 32	80 47	4 41		7 00		1,750 00			4,322 75
Bertie and Willoughby		3,321 72		82 41	46 18		1 20					3,451 51
Blanshard			2,298 55	143 40								2,441 95
Blenheim, North				189 80	5 31		3 50					198 61
Brant County Farmers'			11,513 28	1,756 94					5,600 00		55 56	18,925 78
Bruce, West, Farmers'			1,229 62	85 65					950 00			2,265 27
Canadian Millers'		15,928 60		223 75	2,038 93		22 50					18,213 78
Caradoc Farmers'	171 50	460 66	1,279 75	3 09	24 62		2 00		500 00			2,441 62
Culross			1,164 88	606 11	52 17							1,823 16
Dereham and West Oxford		1,756 24		73 75	50 23		2 20					1,882 72
Dominion Mutual		11,741 84	8,240 68	297 49	175 85		25 50		10,182 23		709 62	31,373 23
Dorchester, North and South		3,735 41			250 27							3,985 68
Downie			1,001 39	5 07					257 47			1,263 93
Dufferin Farmers'		1,298 75			18 73		2 50					1,319 98
Dumfries, N., Waterloo, S	337 50		4,027 40	418 53	4 00		70 45		2,500 00			7,357 88
Dunwich Farmers'		2,389 29		4 00					1,300 00			3,693 29
Easthope, South			1,669 57	116 25								1,785 82
Ekfrid		1,205 34	934 58	143 70			5 00					2,288 62
Elma Farmers'			2,300 09	276 04	16 20							2,592 33
Eramosa	263 86	429 67			34 77							728 30
Erie Farmers'	136 25	161 11	894 51	5 27								1,197 14
Farmers' Central	826 85	3,297 25		169 46	11 08		1 12				81	4,306 57
Farmers' Union	333 50	2,431 89		246 45	18 84		3 75					3,034 43
Formosa		990 84	1,516 55	105 29	36 20							2,642 88
Germania Farmers'		667 91	2,310 55	119 00	58 35		3 50			27 20		3,186 51
Glengarry Farmers'			1,878 18		70 07							1,948 25
Grand River				162 66	24 14		4 50					191 30
Grenville Patron		1,219 78	2,388 45	52 80	3 78						5 00	3,669 81

Grey and Bruce			2,541 26	188 10					2,600 00			5,329 36
Guelph Township	85 00	338 54	1,156 98	51 78	1 51				1,400 00			3,033 81
Halton Union Farmers'		3,491 37		316 09	58 01							3,865 47
Hay Township		348 28		94 95	37 40							480 63
Hopewell Creek			522 15	215 45								737 60
Howard Farmers'		3,036 22			76 22		30					3,112 74
Howick Farmers'		5,101 36	2,604 02	813 05	80 50		39 98					8,638 91
Kent and Essex		1,699 10		142 45	17 86				220 00		2 00	2,081 41
Lambton Farmers'		7,117 86	11,707 26		49 55						2 25	18,876 92
Lanark	492 00	1,129 64							395 00		12 00	2,028 64
Lennox and Addington		1,226 57	2,446 58	189 12	95				2,600 00			6,463 22
Lobo Township		1,254 87		73 74	4 90							1,333 51
London Township		2,778 82		120 12	36 06							2,935 00
McGillivray		1,328 83		181 20	3 28							1,513 31
McKillop		1,374 85	4,408 70	264 30	64 50		17 00				35 00	6,164 35
Maple Leaf Farmers'	31 00	2,142 32	1,054 16	22 50								3,249 98
Midland Mutual		1,432 47									20 16	1,452 63
Nichol		3,986 97		329 60	22 77				400 00			4,739 34
Nissouri Farmers'		3,133 74		891 21	3 68				1,421 00			5,449 63
Norfolk Farmers'		1,203 06	2,257 53	113 80			9 50		523 71		63 31	4,070 91
Oneida Farmers'	86 25		1,186 32	44 39							24 75	1,341 71
Otter		651 58	1,011 57	157 88			5 80		1,400 00			3,226 83
Oxford Farmers'			1,836 45	204 32			1 00		709 20			2,750 97
Peel and Maryboro'		2,250 52		248 79	117 60							2,616 91
Peel County Farmers'		2,422 43	9,225 95	1,276 77	35 00					9 75		12,969 90
Puslinch	1 00	279 55		128 56	23 45							432 56
Saltfleet and Binbrook			1,651 28	150 28	75 92		3 00					1,880 48
Simcoe County	67 50	1 40	1,475 67	450 35	13 66				1,527 40		9 90	3,545 88
Scott Mutual		783 37										783 37
Southwold Farmers'			1,541 40	464 90	11 35							2,017 65
Sydenham		2,493 53	8,669 25		21 18				4,206 80			15,390 76
Townsend Farmers'	380 00	1,844 11					5 65		400 00			2,629 76
Usborne and Hibbert			6,084 87	455 11	13 10				1,600 00			8,213 08
Victoria	66 99	3,827 01					28 46	1,890 31	4,000 00	3 15	177 76	9,993 68
Walpole Farmers'	252 00	871 75	1,591 02	241 59	6 39				850 00			3,812 75
Waterloo, North			6,799 74	1,226 45	11 39				850 00		3 00	8,890 58
Wawanosh, West		6,134 59		480 65			81 34		2,600 00			9,296 58
Westminster Township	98 16	2,662 48			616 19		8 00					3,384 82
Williams, East		380 41	544 31	139 78					250 00			1,314 50
Yarmouth		660 39		15 43	14 77		23 00		150 00			863 59
York		2,432 39			25							2,432 64
Totals	3,775 35	122,472 56	117,893 72	14,977 39	4,381 30		378 10	1,890 31	51,402 81	40 10	1,121 12	318,334 76

PURELY MUTUAL FIRE INSURANCE COMPANIES.

EXPENDITURES FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Losses.	Re-insurance.	Refund, rebate and returned premium.	Repayment of loans.	General expense account.	Agents' commissions, etc.	Law, arbitration and Division Court costs.	Interest.	Statutory assessment and license fees.	Investments.	All other investments.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Amherst Island					60 50	66 63	2 70		7 14			136 97
Ayr Farmers'	735 00			200 00	399 01			8 32	23 52			1,365 85
Bancroft			85		34 73	17 50			5 58			58 66
Bay of Quinte	2,423 30		5 25	1,400 00	475 45	136 00		62 52	20 85		6 30	4,529 67
Bertie and Willoughby	2,257 75		22 06		676 92				28 34			2,985 07
Blanchard	1,723 15				98 50			56 00	16 82			1,894 47
Blenheim, North	10 29				219 13				28 49			257 91
Brant County	10,840 61			5,600 00	1,260 84	1,079 05		436 40	79 66			19,296 56
Bruce, West	1,261 40		12 52	450 00	379 30	40 50	3 75	68 85	12 51			2,228 83
Canadian Millers'	4,556 26	624 85	345 68		3,219 07	36 57			14 57			8,797 00
Caradoc Farmers'	3,247 32		45 58		268 00	171 50		9 15	21 95			3,763 50
Culross	502 00				207 27	228 65			18 37		31 60	987 89
Dereham and West Oxford	1,150 07		24 26		365 29				17 80			1,557 42
Dominion Mutual	12,095 54	22 12	208 63	11,068 43	6,001 92	1,719 75	207 50	463 39	82 28		506 15	32,375 71
Dorchester, North and South	1,864 49		55 76		359 85	68 00	19 00		33 75			2,400 85
Downie	298 65			257 47	177 71		5 00	12 87	22 02			773 72
Dufferin Farmers'	260 25		7 73		230 50	66 50			11 07			576 05
Dumfries, N., and Waterloo, S.	2,281 20			2,500 00	1,637 28			94 85	64 00		95 50	6,672 83
Dunwich Farmers	2,003 99		26 00	1,053 80	238 46			21 20	22 27			3,365 72
Easthope, South	115 79				376 38		398 25		42 55			932 97
Ekfrid	1,154 00			600 00	214 22		10 72	99 00	15 56		43 20	2,136 70
Elma Farmers'	102 00		5 68		248 75				31 02			387 45
Eramosa	22 00				143 34	178 50			14 34			358 18
Erie Farmers'	703 20				270 72			15 00	20 53		7 65	1,017 10
Farmers' Central	3,396 31		52 01		639 68	197 00		6 44	38 75		22 10	4,352 29
Farmers' Union	2,080 34		60 80		477 06	630 90			12 52			3,261 62
Formosa	1,319 29		29 40		469 23	207 89			31 48			2,057 29
Germania Farmers'	5,076 30				314 00				33 22		1 30	5,424 82
Glengarry Farmers'	100 00		2 82		299 41	281 70	1 00		12 31			697 24
Grand River	628 66				235 39				18 17			882 22
Grey and Bruce	1,631 12		1 22	3,078 50	234 00	177 84		93 25	26 05			5,241 98

Grenville Patron	2,901 70		29 75		491 50				30 94			3,453 89
Guelph Township	1,001 45			1,500 61	307 15			16 99	14 60			2,840 80
Hanton Union	2,002 15				529 33				35 20			2 566 68
Hay Township	1,959 85		4 28		597 45				47 09			2,608 67
Hopewell Cre k	94 75			125 00	258 72	119 00		34 50	12 51		6 63	651 11
Howard Farmers'	2,504 95		15 50		374 43				24 30			2,919 18
Howick Farmers'	3,584 25		113 96		1,155 22	225 25	59 53		67 82			5,206 03
Kent and Essex	1,531 28		8 69	220 00	284 79			5 88	14 33		3 50	2,068 47
Lambton Farmers'	11,919 51		19 20	4,106 57	993 67	607 50	2 75	49 35	66 89			17,945 44
Lanark	517 25		6 08	450 00	442 04	726 00	33 93	3 00	7 34		5 00	2,190 64
Lennox and Addington	3,610 00	6 30	39 37	1,200 00	621 72	381 50		148 75	21 87		103 94	6,136 45
Lobo Township	83 50		18 38	750 00	182 00	99 50		32 50	14 89		65	1,181 42
London Township	2,506 13		15 56		419 63	168 00			25 13			3,134 45
McGillivray			28 15	600 00	136 00	109 85		17 25	11 39			902 64
McKillop	5,697 30		9 00		854 26	32 30		30	47 44		122 50	6,763 10
Maple Leaf Farmers'	1,529 83		4 66	560 00	533 75	574 05		63 50	16 76			3,282 55
Midland	2,003 00		6 75		472 66	7 20			16 71			2,506 32
Nichol	2,826 29		273 46	400 00	792 60	663 00		4 70	26 71			4.986 76
Nissouri Farmers'	387 39		2 47	3,621 00	540 17		13 31	122 12	36 29		357 00	5,079 75
Norfolk Farmers'	1,381 13	45 04	29 59	530 76	555 45	861 70	220 76	385 88	23 55		80 06	4,113 92
Oneida Farmers'	1,021 70		10 96		151 55				12 87		1 50	1,198 58
Otter	2,156 00		4 34	1,000 00	345 78		8 60	37 50	24 13			3,576 35
Oxford Farmers'	1,005 30		1 54	970 00	543 10			26 00	21 11			2,567 05
Peel and Maryboro'	347 80		62 04		416 60	398 00	3 00		24 49			1,251 93
Peel County Farmers'	5,452 94		89 32	1,590 00	2,079 66	368 54		102 00	82 04			9,764 50
Puslinch	502 00		90		49 45				17 06			569 41
Saltfleet and Binbrook	25 00		1 70		350 76	14 00			21 49		29 00	441 95
Scott	475 00				175 28	25 00			8 68			683 96
Simcoe County	2,085 00		14 90	800 00	343 51	46 50	22 08	3 50	14 60			3,330 09
Southwold Farmers'	588 50		2 95		248 55				19 69			859 69
Sydenham	16,635 89				1,422 98	9 26	58 00		89 55			18,215 68
Townsend Farmers'	857 00		37 28	800 00	358 09	228 00	35 00	35 00	22 12			2,372 49
Usborne and Hibbert	3,394 86			1,660 00	736 27		10 00	71 37	59 51			5,932 01
Victoria	5,271 06				3,175 87	836 04		43 50	26 01		90 36	9,442 84
Waterloo, North, Farmers'	3,829 33			850 00	1,081 56			10 07	71 51			5,842 47
Walpole Farmers'	3,320 86		20 05		461 11				25 61			3,827 63
Wawanosh, West	7,347 86		14 04	2,600 00	938 13			126 00	56 76			11,109 79
Westminster Township	800 13		15 62		446 30	120 50			26 29			1,408 84
Williams, East	390 00		9 27	850 00	164 50		1 90	43 46	11 84		50	1,471 47
Yarmouth	1,216 66		3 59	150 00	293 66			3 00	18 32			1,685 23
York	650 00		1 00		1,020 39	220 58	60 00		11 21			1,963 18
Tota's	169,281 88	698 31	2,000 60	51,542 14	45,580 55	12,145 75	1,176 78	2,833 36	2,054 14		1,514 44	288,827 95

FIRE INSURANCE—MUTUAL COMPANIES OF ALL CLASSES.

COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31st DECEMBER, 1897

Name of company.	Gross amount at risk on mutual plan.	Premium notes, net, unassessed.	Surplus of general assets over liabilities.	New business taken during year 1897.	Premium notes taken during year 1897.
	$ c.	$ c.	$ c.	$ c.	$ c.
Amherst Island	135,570 00	3,055 73	4,021 86	81,140 00	2,434 20
Ayr Farmers	1,295 060 00	54,892 08	55,525 42	342,250 00	14,933 50
Bancroft	75,450 00	2,293 06	2,497 69	41,565 00	1,679 00
Bay of Quinte	1,038,460 00	26,067 48	24,777 55	327,515 00	9,873 75
Bertie and Willoughby	1.589,089 00	42,214 14	44,083 66	593,935 00	18,185 50
Blanshard	786,636 00	21,825 00	20,571 00	371,375 00	11,848 38
Blenheim, North	1,522,975 00	71,954 87	71,998 54	238,225 00	11,911 25
Bruce County	4,870,471 00	125,765 71	124,205 88	1,558,110 00	45,908 60
Bruce, West	456,290 00	15,399 49	15,174 90	174,215 00	6,799 45
Canadian Millers'	650,750 00	47,831 70	106,155 95	272,425 00	31,429 75
Caradoc Farmers'	1,168,949 00	32,508 70	32,031 32	494,415 00	14,832 45
Culross	929,813 00	34,211 10	37 116 33	358,676 00	14,347 04
Dereham and West Oxford	1,023.425 00	32,937 33	35,467 23	428,790 00	15,170 50
Dominion Mutual	4,543,905 00	73,454 45	77,003 95	1,134,427 00	34,007 30
Dorchester, North and South	1,951,363 00	52,194 83	59,256 61	772,180 00	22,985 40
Downie	1,168,740 00	31,488 57	32,110 46	454.580 00	13 637 40
Dumfries, North and Waterloo, South	3,908,375 00	156,193 76	156,008 51	651,800 00	28 359 50
Dufferin Farmers'	617 500 00	20,226 58	21,656 05	280.125 00	9,585 36
Dunwich	1,204,945 00	30,888 40	30,595 99	426,005 00	12,780 15
Easthope, South	2,710,170 00	114,627 21	117,002 43	357,860 00	17,893 00
Economical	4,689,795 66	187,463 39	238,408 08	1,576,195 00	109 247 27
Ekfrid	740.485 00	18,536 12	17,803 41	248,345 00	7,450 35
Elma Farmers'	1,669,515 00	72,735 90	75,777 42	450,502 00	22,525 10
Eramosa	638,975 00	23,657 35	25,110 70	207,550 00	9,812 25
Erie Farmers'	1,036,255 00	29,428 55	29,822 58	288,915 00	11,439 50
Farmers' Central	2,518,817 00	89,697 70	89,387 11	541,305 00	19,014 00
Farmers' Union	857,060 00	23,505 28	25,010 07	398,450 00	13,163 89
Fire Insurance Exchange	561,279 46	6,339 36	28.842 15	632 548 25	16,981 20
Formosa	1,972,383 00	63,121 66	65,136 82	701,042 00	24,652 00
Germania	1,926,485 00	74,105 14	74,504 69	552,985 00	22,639 75
Glengarry Farmers'	786,205 00	18,868 92	22,059 80	313,030 00	9,390 90
Gore District	3,575,661 00	160,069 60	309,356 79	1,474,511 00	109,322 00
Grand River	876,299 00	25,466 93	25,876 83	276,379 00	8,440 47
Grenville Patron	1,848,580 00	47,478 29	48,067 58	609,890 00	18,296 70
Grey and Bruce	1,269,691 00	33,263 10	33,596 17	442 620 00	18 488 15
Guelph Township	589,070 00	24,301 04	24,498 05	181,125 00	8,559 75
Halton Union Farmers'	2,289,260 00	68,477 85	71,360 82	821,035 00	28,157 72

Hand-in-Hand	1,045,828 00	7,441 88	61,128 65	1,139,340 00	34,173 06
Hay Township	2,813,120 00	105,220 71	106,828 56	599,450 00	24,700 00
Hopewell Creek	434,729 00	19,497 72	19,480 94	161,270 00	8,255 25
Howard Farmers'	1,487,240 00	38,951 18	42,410 43	607,850 00	18,255 50
Howick Farmers'	4,085,880 00	183,372 86	190,657 03	1,077,430 00	53,871 50
Kent and Essex	615,174 00	18,193 82	18,441 10	307,582 00	10,664 14
Lambton Farmers'	3,732,283 00	69,884 59	71,781 38	942,770 00	28,264 60
Lanark	442,120 00	13,304 04	13,301 12	298,175 09	11,305 01
Lennox and Addington	1,176,368 00	34,173 07	31,474 60	360,850 00	12,940 92
Lobo	629,324 00	19,160 67	19,638 55	286,665 00	11,466 60
London Township	1,368,412 00	34,967 69	36,172 16	464,511 00	14 045 77
McGillivray	433,650 00	10,407 60	10,211 70	242,690 00	7,280 70
McKillop	2,791,255 00	85,661 63	87,832 27	930,645 00	32,832 98
Maple Leaf	1,181,058 00	33,244 22	33,893 26	458,085 00	14,937 64
Midland	1,016,012 00	26,776 73	28,266 27	284,752 00	9,246 12
Millers' and Manufacturers'	2,092,200 00	19,283 61	99,956 27	2,276,670 00	72,001 30
Nichol	1,523,598 00	50,560 09	50,278 81	581,475 00	21,503 02
Nissouri	2,163,992 00	96,023 23	97,509 33	895,677 00	41,996 20
Norfolk	1,244,365 00	40,046 39	37,191 22	396,460 00	15,547 63
Oneida Farmers'	506,066 00	14,015 36	14,283 14	196,645 00	6,013 62
Otter	1,402,180 00	43,784 93	41,116 07	485,170 00	17,014 87
Oxford Farmers'	1,068,985 00	38,164 41	38,495 42	368,705 00	14,510 00
Peel and Maryborough	1,374,860 00	42,021 30	47,777 10	578,465 00	22,867 50
Peel County	4,945,069 00	124 790 53	130,073 11	853,528 00	30,244 97
Perth	5,758,103 00	139,781 48	165,810 86	2,386,187 00	94,741 67
Puslinch	834,893 00	23,511 03	24,552 16	295,890 00	8,904 70
Saltfleet and Binbrook	1,193,298 00	47,319 06	51,494 32	479,448 00	20,771 86
Scott Mutual	315,900 00	7,903 24	8,492 88	92,700 00	2,753 09
Simcoe County	583,431 00	17,202 49	18,943 22	200,944 00	7,048 35
Southwold Farmers'	983,175 00	34,777 72	36,527 14	340,375 00	13,615 00
Sydenham	5,448,673 00	116,345 34	115,811 28	1,991,050 00	50,883 16
Townsend Farmers'	1,155,160 00	33,102 89	33,398 34	473,750 00	15,747 39
Usborne and Hibbert	3,569,095 00	85,837 43	89,088 43	1,115,655 00	33,247 43
Victoria	1,383,292 00	53,288 58	52,227 53	432,870 00	20,571 73
Walpole	1,206,850 00	38,351 36	37,463 25	425,620 00	17,308 78
Waterloo	6,807,895 00	218,218 96	204,205 27	2,537,770 00	138,945 15
Waterloo, North	4,340,001 00	199,153 35	201,912 82	1,085,310 00	51,861 00
Wawanosh, West	3,527,948 00	127,367 58	128,577 46	1,080,275 00	43,211 00
Wellington	1,982,070 67	82,488 73	65 044 34	797,057 00	54,292 69
Westminster Township	1,384,530 50	37,919 05	53,734 98	496,895 00	14,906 85
Williams, East	428,425 00	10,435 50	10,753 10	161,885 00	4,856 55
Yarmouth	920,841 00	24,368 01	24,518 63	268 025 00	7,969 38
York	899,295 00	30,051 27	32,255 38	487,550 00	19,149 13
Totals	141,320,335 29	4,452,887 70	4,953,529 68	48,020,156 25	1,953,287 20

DIVISION C.

FRIENDLY SOCIETIES: BEING SOCIETIES REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

ANCIENT ORDER OF FORESTERS OF THE DOMINION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office 33 Richmond Street West, Toronto.

Organized 13th July, 1871, incorporated in Ontario, 9th April, 1874.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

H. J. Snelgrove, High Chief Ranger	Cobourg.
W. Baird, High Sub Chief Ranger	Galt.
Harry E. Griffiths, High Court Treasurer	Toronto.
Levi Secord, M.D, High Court Medical Examiner	Brantford.
S H. Kent, High Court Senior Woodward	Hamilton.
G. Dulmage, High Court Junior Woodward	Belleville.
H. J. Boyd, High Court Senior Beadle	London.
W. G. Scott, High Court Junior Beadle	Mount Forest.
W. Williams, Permanent Secretary	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments, or for sick or funeral benefits in force 31st December, 1897, $1,299,250 00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for benefits in the nature thereof.

None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1896	1,132	1,292,500 00
Contracts taken during 1897, new and renewed	73	77,750 00
Gross number and amount on foot at any time during year 1897	1,205	1,370,250 00

	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1897	9	10,000 00		
" lapsed in 1897	51	61,000 00		
Total deductions extended	60	71,000 00	60	71,000 00
Net contracts on foot 31st December, 1897			1,145	1,299,250 00

III. Funeral Benefits.

Funeral Benefits are paid by the Supreme Body.

The total membership of the branches of the High Court as at 31st December, 1897, was as follows:

Subordinate bodies	12,275
Juvenile branches	1,766
Auxiliary branches	1,672
Total	15,713

Number of Members died in 1897, 104, as follows: Subordinate Bodies, 86; Juvenile Branches, 5; Auxiliary Bodies, 13.

The total amount of Funeral Benefits paid in 1897, in respect of deceased members was as follows: Supreme Body, $8,400.00; Juvenile Branches, $120.00; Auxiliary Bodies, $650.00.

The number of Members' wives deceased in 1897 was 61.

The total amount of funeral benefits paid in 1897 in respect of deceased wives was $3,025.00.

The total actual cash standing to credit of the Sick and Funeral Benefit Fund at 31st December, 1897, was $113,622.53, viz: Supreme Body, $7,253.12; Subordinate Bodies, $93,007.57; Auxiliary Bodies, $3,091.37; Juvenile Branches, $8,270.47.

IV. Sick Benefits.

The Sick Benefits are paid partly by the Supreme Body and partly by the subordinate bodies.

The number of members who received Sick Benefits in 1897 was 3,235, viz.: subordinate bodies, 2,525; juvenile branches, 360; auxiliary bodies, 350.

The total amount of benefits paid in 1897 in respect of sick members was $48,374.26, viz.: Supreme Body, $4,061.44; subordinate bodies, $39,045.71; juvenile branches, $1,468.60; auxiliary bodies, $3,798.51.

The number of weeks' sickness experienced in 1897 was subordinate bodies, 10,821.

The amount paid for medical attendance during 1897 was $15,806.27, viz.: subordinate bodies, $12,690.50; juvenile branches, $1,578.40; auxiliary bodies, $1,537.37.

Assets.

——	Supreme Body.	Subordinate Bodies.	Juvenile Branches.	Auxiliary Bodies.	Totals.
	$ c.	$ c.	$ c.	$ c.	$ c.
Cash value of real estate		21,222 63			21,222 63
" mortgages		13,660 95			13,660 95
Bonds, debentures and securities other than mortgages	6,825 50	10,850 10			17,679 60
Actual cash on hand, December 31st, 1897	1,176 65	10,227 63	1,235 42	617 87	14,056 97
Cash on deposit, Imperial Bank, Toronto	10,919 62				10,919 62
" Sundry banks		45,965 45	8,260 73	3,709 27	67,935 45
" Bank of Toronto, Cobourg	5,802 66				5,802 66
" Huron and Erie Loan and Savings Co., London	5,760 73				5,760 73
" Merchant's Bank, Galt	1,107 60				1,107 60
" P. O. Savings Bank		1,816 47		42 55	1,859 02
Dues and assessments due and unpaid	1,627 55	11,542 80	400 00	1,600 00	15,170 35
Paid into Court *re* Cerri	1,065 00				1,065 00
All other assets	17,591 29	27,684 32	310 23	500 00	46,085 84
Totals	51,880 00	142,970 35	10,206 38	6,469 69	211,526 42

LIABILITIES.

——	Supreme Body.	Subordinate Bodies.	Juvenile Branch.	Auxiliary Bodies.	Totals.
	$ c.	$ c.	$ c.	$ c.	$ c.
Aggregate amount of liabilities	1,264 68	17,152 58	150 00	200 00	18,767 26
Totals	1,264 68	17,152 58	150 00	200 00	18,767 26

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1897 : The following action was instituted against Court No. 7,045, viz.: "Cerri *vs.* Ancient Order of Foresters." This is an action claiming $1,000. The defence of the Society is that a fraudulent statement was made. Decision on appeal in favor of Society.

Assessments made for purposes of life insurance certificates are stated sums payable on the first day of each month in advance.

Twelve payments were made in 1897.

The Society's accounts were audited in July, 1897, and in January, 1898.

The Society's accounts are kept in the following books : cash, journals, ledgers, records and registers, and monthly balances.

Names and post office addresses of the auditors for 1897 were as follows: John Anderson, Montreal ; John B. Buckingham, Hamilton ; F. Abbott, Meaford, and H. Catley, Mount Forest.

No changes were made in the organization or management of the Society during 1897.

VIII. CASH RECEIPTS.

High Court cash balances from 1896 (not extended).....	$28,015 39
Subordinate Courts, (not extended)	68,884 68
Juvenile branches (not extended)	11,305 09
Circles (not extended)	6,768 29
Total	$114,973 42

VIII. Cash Receipts.—*Continued.*

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.	Auxiliary Bodies.
Cash received during 1897 from :	$ c.	$ c.	$ c.	$ c.
Application fees	197 00	2,590 30	226 50	626 65
Dues	36,341 15	102,797 11	4,705 17	7,175 84
Fines	.....	107 26	.....	.....
Rent	.....	4,006 55	.....	.....
Supplies sold	2,094 11	300 44	.....	.....
Interest and dividends	1,196 05	2,881 66	225 24	58 17
Premium for guarantee of lodge officers	441 48	.....	.....	.....
Other sources	2,910 45	1,644 25	118 31	510 50
Totals	43,179 24	114,327 57	5,275 22	8,371 16

IX. Expenditure.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.	Auxiliary Bodies.
Cash paid during 1897 for :				
(a) *Expenses of Management.*	$ c.	$ c.	$ c.	$ c.
Returned application fees	20 73	.....	.....	.....
Per capita tax and levies	.....	7,072 15	191 81	56 49
Commission	849 78	.....	.....	.....
Registration fee	25 00	.....	.....	.....
Interest	.....	667 03	.....	.....
Dues for sick and funeral expenses	.....	13,842 89	767 80	127 91
Law costs	227 00	.....	.....	.....
Expenses bi-ennial meeting	4,548 84	.....	.....	.....
Supplies bought	1,151 99	2,894 22	92 48	78 46
Travelling expenses	44 75	.....	.....	24 00
Rent, light, heat and taxes	360 00	7,266 44	441 93	879 41
Salaries, officers' and auditors' fees	1,798 76	7,751 67	243 41	494 31
Clerk hire	708 30	.....	.....	.....
Official journal	2,935 39	2,910 45	.....	.....
Printing, stationery and advertising	256 29	1,760 41	134 88	82 42
Postage, telegrams and express	403 14	832 35	77 80	130 11
Premiums for guarantee of lodge officers	50 00	441 48	.....	.....
Total expenses of management	13,769 97	45,439 09	1,950 11	1,871 11
(b) *Miscellaneous Expenditure :*				
Life insurance claims other than endowments	10,000 00	.....	.....	.....
Funeral benefits	12,195 00	.....	.....	.....
Sick benefits	4,061 44	39,045 71	1,468 60	3,798 51
Medical attendance	154 69	12,690 50	1,578 40	1,537 37
Gratuities to distressed members	.....	3,184 51	3 00	23 25
Expenditure other than any of the foregoing	2,749 27	3,143 54	449 44	547 93
Total expenditure	42,930 37	103,503 35	5,449 55	7,778 17

ANCIENT ORDER OF UNITED WORKMEN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Toronto, Ont.

Organized 18th February, 1879, and incorporated in Ontario 11th August, 1879.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

F. W. Unitt, Grand Master Workman.....Toronto.
M. D. Carder, Grand Recorder.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1897, $61,371,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowment or benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Number of contracts in force 31st December, 1896			28,847	56,177,000 00
Number of contracts taken during 1897, new or renewed			5,295	7,361,000 00
Gross number of contracts in force at any time in 1897			34,142	63,538,000 00
Deductions:		$ c.		
Contracts matured in 1897	240	471,000 00		
Contracts lapsed in 1897	886	1,506,000 00		
Contracts counted in 1896 in error	15	30,000 00		
Amount by which various certificates still on foot were reduced during 1897		160,000 00		
Total deductions extended	1,141	2,167,000 00	1,141	2,167,000 00
Net contracts in force 31st December, 1897			33,001	61,371,000 00

III. Funeral Benefits.—None.

IV. Sick Benefits.—None.

V. Assets.

Cash on deposit to Society's credit, not drawn against, in the following chartered banks :

Imperial Bank, Toronto, Beneficiary Fund		$48,105 98
" " General "		378 23
" " Relief "		67 20
Total assets		$48,551 41

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1897.—None.

Assessments are made for purposes of life insurance certificates monthly.

Fourteen such assessments were made in 1897, each being payable on or before the last day of the month for which levied.

The Society's accounts were audited monthly during 1897.

Registers are kept for purposes of insurance certificates or benefits.

Names and post office addresses of the auditors for 1897 were as follows : M. D. Dawson, London, Ont. ; Thomas C. Irving. Toronto, Ont. ; J. M. Peregrine, Hamilton.

Certain changes were during 1897 made in the Constitution and Rules in relation to insurance certificates and benefits, and a copy of the same is incorporated with the annual statement.

VIII. Cash Receipts.

Cash balance from 1896 (not extended)	$26,204 84	
Cash received during 1897 from :		
Application fees		$ 4,779 00
Assessments		541,580 27
Per capita tax and levies		28,695 19
Changing certificates, etc		326 50
Charter fees		59 25
Supplies sold		3 851 11
Interest		658 53
Relief Fund		30,098 43
Cambridge Lodge Relief		1,134 95
Special assessments		203 35
Total receipts		$611,386 58

IX. Cash Expenditure.

Cash paid during 1897 for .

(*a*) *Expenses of Management.*

Per capita tax	$3,344 28
Commission paid for organizing lodges	295 00
Law costs	242 29
Registration fee	25 00
Fraternal Association	65 00
Expenses annual meeting	7,105 66
Supplies, blank books, etc	7,447 07
Travelling expenses	4,798 91
Rent, light, insurance and telephone	489 19
Salaries, officers' and auditors' fees, committees, etc	9,637 12
Clerk hire	2,591 41
Printing, stationery, advertising	827 07
Postage, telegrams, express and duty	1,333 13
Premiums for guarantee lodge officers	75 00
Assessments H. B. Hickcox, Founder of Order	20 00
Total expenses of management	$38,296 13

(*b*) *Miscellaneous Expenditure.*

Life insurance claims paid	493,742 85
Relief paid	55,933 28
Cambridge Lodge	1,067 75
Total expenditure	$589.040 01

GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 7 Hughson St. S., Hamilton, Ont.

Organized 28th March, 1887, and incorporated in Ontario, 1st July, 1887.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Thomas G. Davis	London, Ont.
Rev. H. I. Allen, Grand Vice-Councillor	Murray, Ont.
Wm. F. Montague, Grand Recorder	Hamilton, Ont.
Samuel Broadfoot, Grand Treasurer	Guelph, Ont
Wm. P. Bell, Past Grand Councillor	Kingston.
S. S. Merrick, Grand Trustee	Carleton Place, Ont.
James Dixon, Grand Representative	Hamilton, Ont.
John G. Cumming, "	St Catharines, Ont.
John Kane, "	Toronto, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*b*) Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1896			12,693	15,842,750 00
Add contracts taken in 1897, new or renewed			3,249	3,531,500 00
Gross number and amount of contracts on foot at any time during 1897			15,942	19,374,250 00
Deductions:		$ c.		
Contracts matured in 1897	85	104,500 00		
Contracts lapsed in 1897	465	540,000 00		
Contracts surrendered in 1897	48	53,500 00		
Contracts suspended	317	341,500 00		
	915	1,039,500 00		
Add to above deductions the amount by which various certificates still on foot were reduced in 1897		2,750 00		
Total deductions	915	1,042,250 00	915	1,042,250 00
Net contracts on foot 31st December, 1897			15,027	18,332,000 00

III. Funeral Benefits.

The Grand Council undertakes Funeral Benefits.
The total membership of this Branch, 31st December, 1897, 1,055.
Six members died during 1897.
The total amount of Funeral Benefits paid during 1897 was $300.
Total amount of cash standing to credit of Funeral Benefit Fund, $1,704.86.

IV. Sick Benefits.

The Grand Council undertakes Sick Benefits.
Number of members who received Sick Benefits during 1897, 304.
The total amount of Sick Benefits paid in 1897 was $4,755.60.
The number of weeks' sickness experienced in 1897 was 1,185½.
Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1897, was $1,704.86.
The number of females who received benefits in respect of sickness during 1897 was 62, and the average weeks of illness, 4.85.
The number of males who received benefits in respect of sickness during 1897 was 242, and the average weeks of illness, 3.65.

V. Assets.

Bonds, debentures and securities	$100,000 00
Cash on deposit to Society's credit, not drawn against, in the following chartered banks :	
Bank of Hamilton, Hamilton, Ont., Relief Fund account	39,234 27
" " Sick Benefit Fund account	1,704 86
" " General Fund account	4,156 94
" " Indemnity Fund account	1,736 90
Dues and assessments called but not yet payable, estimated at	12,500 00
Interest	308 15
Other assets (detailed in memo.)	7,840 63
Total assets	$167,481 75

VI. Liabilities.

Amount of claims admitted by the Society	$8,000 00
Amount of claims resisted	500 00
All other liabilities	567 49
Total liabilities	$9,067 49

VII. Miscellaneous.

One action was instituted against the Grand Council during 1897. Hoefner *vs.* Chosen Friends for $1,000 ; defence that plaintiff was never a member ; verdict for society.

Assessments are made for purposes of insurance certificates monthly and are payable on the first day of each month without notice ; twelve of such assessments were made during 1897.

The Society's books were duly audited on January 26th, April 21st, July 21st, October 13th, 1897.

The following books of Record or account are kept for purposes of insurance certificates or benefits : Relief Fund certificate registers, sick benefits certificate register, register of deaths, register of disabilities, register of sick benefit claims, cash books, daily balance book, petty ledger, ledger B, quarterly report book, suspension book, statistical book, etc.

The names and post office addresses of the Auditors for 1897 were as follows :

J. S. Boddy, Toronto, Ont., D. Robertson, St. Catharines, W. L. Roberts, Hornings Mills.

No changes were, during 1897, made in the organization or management of the Society in relation to insurance certificates or benefits.

Certain changes were, during 1897, made in the Constitution and Laws in relation to insurance certificates or benefits, and a copy of same has been attached to this statement.

Number of certificate holders in Ontario at 31st December, 1897, 14,481.

Number of members in Ontario who died during 1897, 84.

Amount of death benefits paid for Ontario members during 1897, $104,700.

VIII. Cash Receipts.

Cash balance from 1896 (not extended)	$112,250.89	
Cash received during 1897 from :		
Assessments in Relief Funds Department		$136,537 06
Assessments in Sick Benefit Department		5,506 03
Per capita tax		12,980 15
Refunds of mileage, etc., of Grand Council		69 44
Organization account		50 00
Supplies sold and certificate fees, etc		5,471 16
Percentage from Relief Fund Assessments		1,362 87
Interest on bank balances, etc		2,583 45
Premium for guarantee of lodge officers		513 00
Interest on Dominion of Canada Stock		1,750 00
Total receipts		166,823 16

IX. Cash Expenditure.

Cash paid during 1897 for :

(*a*) *Expenses of Management.*

Fees to Canadian Fraternal Association	60 00
Office furniture, etc	118 53
Commission and Organization Account	809 45
Jubilee address to the Queen	25 00
Registration Fee	25 00
Investigation of Claims and Solicitor's Fees	748 29
Advanced organizers (afterwards repaid)	50 00
Expenses of Annual Meeting	3,165 56
Seals, badges, etc	851 90
Travelling expenses	720 14
Rent and heat, etc	430 18
Managing Officers' Salaries and Officers' and Auditors' Fees	4,556 85
Clerk hire	1,350 00
Office Journal	1,837 83
Printing, stationery, advertising and supplies	1,541 19
Postage, telegrams, express, freight, exchange, gas, etc	916 45
Premiums for guarantee of Officers and insurance on supplies, etc	44 80
Special assistance to council	50 00
Total expenses of management	17,301 17

(*b*) *Miscellaneous Expenditure.*

Overpayment of mileage	69 44
Endowments or payments in the nature thereof	2,750 00
Life Insurance Claims other than endowments	105,700 00
Funeral Benefits	300 00
Sick Benefits	4,755 60
Percentage to Indemnity Fund	1,362 87
Rebate of assessments	2 00
Total expenditure	132,241 08

ORDER OF CANADIAN HOME CIRCLES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office 34 Adelaide Street East, Toronto.

Organized 2nd October, 1884, incorporated in Ontario 28th October, 1885

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Rev. E B. Stevenson, B A.,	Supreme	Leader	Freeman.
J. S. Dench	"	Vice-Leader	Trenton.
J. M Foster	"	Secretary	Toronto.
D. R. Foster	"	Treasurer	Waterford.

I. CURRENCY OF INSURANCE CERTIFICATES.

—	Maturing 1902.	Maturing 1903.	Subsequently to 1903	Total.
	$ c.	$ c.	$ c.	$ c.
Amount covered by endowment contracts in force 31st December, 1897	9,000 00	14,000 00	8,884,750 00	8,907,475 00
Amount covered by contracts other than endowment, or for sick or funeral benefits, in force 31st December, 1897				8,907,475 00
Total 31st December, 1897				17,815,500 00

II. MOVEMENT IN INSURANCE CERTIFICATES

(a) Contracts for Endowments or for Benefits in the nature thereof.

—	Number.	Amount.
		$ c.
Contracts in force 31st December, 1896	10,610	9,041,000 00
Add contracts taken during 1897, new or renewed	904	564,750 00
Gross number and amount of contracts on foot at any time during 1897	11,514	9,605,750 00

	Number.	Amount.		
		$ c.		
Deductions:				
Contracts lapsed in 1897	809	623,500 00		
" cancelled in 1897, half by death	91	74,500 00		
Total deductions extended	900	698,000 00	900	698,000 00
Net endowment contracts on foot at 31st December, 1897			10,614	8,907,750 00

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1896	10,610	9,041,000 00
Add contracts taken during 1897, new or renewed	904	564,750 00
Gross number and amount of contracts on foot at any time during 1897	11,514	9,605,750 00
Deductions.	Number.	Amount.
		$ c.
Contracts lapsed is 1897	809	623,500 00
" cancelled in 1897, half by death	91	74,500 00
Total deductions extended	900	698,000 00
	900	698,000 00
Net insurance contracts	10,614	8,907,750 00
Grand total of certificate holders, 31st December, 1897	10,614	17,815,500 00

III. Funeral Benefits.

The Order has no Funeral Benefit Department.

IV. Sick Benefits.

Sick Benefits are undertaken by the Supreme Body only.
Number of members who received sick benefits during 1897, 112.
Amount of benefits paid to sick members, $2,196.00.
Number of weeks' sickness experienced in 1897, 549.
Total amount of cash to credit of fund 31st December, 1897, $142.46.

V. Assets.

Cash on deposit to Society's credit in Dominion Bank, Toronto	$120,724 40
Dues and assessments called but not yet payable	14,864 90
All other assets	1,649 59
Total assets	$137,238 89

[For maturing endowments see *supra*]

VI. Liabilities.

Amount of supposed or reported claims	$17,000 00
Other liabilities	1,194 28
Total liabilities	$18,194 28

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1897.—None.

Assessments are made monthly.

Thirteen assessments were made during 1897, each being payable the 1st of each month.

The Society's accounts were audited in April, July, October and December, 1897.

The books of record kept for purposes of insurance certificates are, register of certificates issued, register of lodge membership, ledgers, cash book, etc.

Names and addresses of the auditors for 1897 were as follows: Wm. Wilkinson, M.A., Brantford, Ont.; A. R. Thompson, Merritton.

VII. Cash Receipts.

Cash received during 1897 from:

Initiation fees	$ 24 00
Assessments	166,674 66
Per capita tax and levies	17,473 00
Fines	2 35
Charter fees	47 00
Supplies sold	323 42
Interest and dividends	3 227 15
All other sources	1,039 90
Total receipts	$188,811 82

IX. Cash Expenditure.

Cash paid during 1897 for:

(a) *Expenses of Management*:

Commission	$230 80
Registration fee	25 00
Law costs	267 04
Interest	129 15
Expenses of annual meeting	2,648 94
Supplies bought	606 75
Travelling expenses	894 98
Rent, light, heat and taxes	240 00
Salaries, officers, auditors, etc.	4,966 30
Clerk hire	875 01
Official journal	973 35
Printing, stationery and advertising	515 13
Postage, telegrams and express	690 93
Premiums for guarantee of lodge officers	155 00
Other management expenses detailed in memo	835 49
Total expenses of management	$14,053 86

(b) *Miscellaneous Expenditure*:

Life insurance claims other than endowments	151,910 01
Sick benefits	2,196 00
Total disability benefits	2,540 00
Grand totals	$170.699 87

SUPREME LEGION, SELECT KNIGHTS OF CANADA.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 17 King Street, St Catharines, Ontario.

Organized 24th May, 1883, and incorporated in Ontario 16th October, 1883.

William James Parkhill, Supreme Commander.....Midland.
Bernard J. Luebsdorf, Supreme Recorder .....St. Catharines.
John McLean Stevenson, Supreme Treasurer .....Barrie.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts in force 31st December, 1897..... $1,464,000

II. MOVEMENTS IN INSURANCE CERTIFICATES.

(*a*) *Contracts for Endowments or Benefits in the nature thereof.*—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1896			3,890	6,901,000 00
Add contracts taken during 1897, new and renewed			106	144,500 00
Gross number and amount of contracts on foot at any time during 1897.			3,996	7,045,500 00
Deductions:		$ c.		
Contracts matured in 1897	43	80,000 00		
" lapsed in 1897				
" surrendered in 1897	3,139	5,423,500 00		
" cancelled in 1897				
Add to above deductions the amount by which various certificates still on foot were reduced during 1897		78,000 00		
Total deductions extended	3,182	5,581,500 00	3,182	5,581,500 00
Net contracts on foot 31st December, 1897			814	1,464,000 00

* In liquidation.

III. Funeral Benefits —None

IV.—Sick Benefits.—None.

V.—Assets.

Cash on deposit to the Society's credit (not drawn against) in the following chartered Banks :	
Imperial Bank, St. Catharines, Ont	$4,100 84
Dues and assessments due and unpaid on certificates in force, estimated	2,700 00
Dues and assessments called but not yet payable	1,200 00
All other assets	911 95
Total assets	$8,912 79

VI. Liabilities.

Amount of claims admitted by Society	$60,500 00
Other liabilities	552 00
Total liabilities	$61,052 00

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1897 in Ontario :—Patterson *vs.* Supreme Legion, $3,000 ; defence, no liability on account of excessive drinking ; settled out of court. Hunt *vs.* Supreme Legion, $2,000 ; same defence ; settled out of court. Fawcett *vs.* Supreme Legion, $3,000 ; same defence ; settled out of court.

Assessments are made in the Beneficiary Department on the 28th day of each month. During 1897 nineteen assessments were made in the Beneficiary Department. The assessments are due on the first day of each month.

The Society's books were audited monthly during 1897.

The following books are kept for the purposes of insurance certificates or benefits : Journal, ledger, cash book, monthly statement book, beneficiary certificate ledger, death register, register of surrendered certificates.

The names and addresses of the Auditors for 1897 were as follows :

James Watt, Secretary-Treasurer Globe Printing Co...Toronto, Ont.
George Woltz, 100 Brunswick avenue .....Toronto, Ont.
Norman M. Black .....St. Catharines.

No changes were, during 1897, made in the organization or management of the Society in relation to insurance certificates or benefits.

Certain changes were, during 1897, made in the Constitution or rules in relation to insurance certificates or benefits.

VIII. Cash Receipts.

Cash received during 1897 from :	
Application fees	$142 00
Assessments	62,455 62
Dues	126 50
Per capita tax and levies	4,216 17
Supplies sold	1,960 31
Interest and dividends	135 90
Total receipts	$69,036 50

IX. Cash Expenditure.

Cash paid during 1897 for :—

Expenses of Management.

Commission	$1,836 89
Law costs	495 00
Registration fee	25 00
Investigation of mortgages	5 50
Interest	45 00
Expenses of annual meeting	416 45
Supplies bought	60 00
Fraternal association	62 50
Rent, light, heat and taxes	120 00
Managing officers' salaries and clerk hire	2,808 98
Printing, stationery and advertising	286 35
Postage, telegrams, express and office expenses	450 09
Premiums for guarantee of lodge officers	30 00
Official journal	1,418 02
Total expenses of management	$8,059 78

Miscellaneous Expenditure.

Life insurance claims other than endowments	55,710 00
Grand totals	$63,769 78

INDEPENDENT ORDER OF ODDFELLOWS OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

To which are appended statements of the Auxiliary Bodies lettered below as A. B. C. and D.

Head Office, Canada Life Building, Toronto, Ontario.

Organized 27th July, 1855, and incorporated in Ontario 7th January, 1875.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

J. A. Young, Grand Master ..... Thamesford.
J. E. Farewell, Deputy Grand Master ..... Whitby.
J. McLurg, M.D., Grand Warden ..... Woodstock.
J. B. King, Grand Secretary ..... Toronto.
W. J. McCormack, Grand Treasurer ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment Contracts in force 31st December, 1897.—None.

Amount covered by Contracts of Insurance other than Endowments.—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts of Endowments or benefits in the nature thereof.—None.

(*b*) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1897, was 22,665.

The number of deaths in the Society in 1897 was 148.

The amount of Funeral Benefits paid in 1897 in respect of deceased members was $5,707.35.

IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits was 3,279.

The amount of benefits paid in 1897 in respect of sick members was $52,392.51.

The number of weeks' sickness experienced in 1897 was 17,454$\frac{2}{7}$.

Amount paid for medical attendance during 1897, $6,743.80.

The total amount standing to credit of General Fund at 31st December, 1897, was $844,275.74.

V. Assets

	Grand Lodges.	Subordinate Lodges.
Cash value of Real Estate, less incumbrance	.....	$225 097 95
Amount of Bonds, Mortgages, etc	.....	306 630 95
Amount of cash in bank and in Treasurer's hands	$ 648 60	180,187 87
Amount invested in furniture and regalia	810 04	175 858 10
All other assets	1 393 77	376,672 42
Total amount of assets	$2 852 41	$925 447 29

VI. Liabilities

Aggregate of all liabilities	$644 08	$12,508 43

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1897 :—No information.

The books and accounts of the Subordinate Lodges were audited in January and July, 1897, and those of the Grand Lodge August, 1897.

Names and post office addresses of Grand Lodge Auditors, Charles Packert, Stratford ; A. C. Stewart, London.

No changes were, during 1897, made in the Constitution and Rules in relation to insurance certificates or benefits.

VIII. Cash Receipts.

Cash balance (Grand Lodge) from 1896, $748.14.

Cash received during 1897 from :

	Grand Lodges.	Subordinate Lodges.
Initiation fees, degrees and cards	.....	$ 20,271 97
Dues and reinstatements	.....	127,305 89
Per capita tax	$11,045 18	
Charter fees	110 00	
Supplies sold	2,368 41	
Interest and rents	.....	58 918 45
All other sources	319 20	14,931 82
Total receipts	$13 842 79	$221,428 13

IX. Cash Expenditure.

Cash paid during 1897.

(a) Expenses of Management.

	Grand Lodges.	Subordinate Lodges.
Per capita tax	$ 150 00	
Law costs	445 19	
Registration fee	25 00	
Expenses of annual meeting	5,994 97	
Fuel, light, rent, etc	400 00	
Supplies bought	2,030 39	
Salaries, Officers' and Auditors' fees	3,043 14	
Printing, stationery	451 35	
Postage, telegrams and express	493 60	
Other management expenses (detailed in memo)	830 03	66,310 89
Total expenses of management	$13,863 67	$66,310 89

(b) Miscellaneous Expenditure.

	Grand lodge.	Subordinate lodges.
Funeral benefits		$ 5,707 35
Benefits to widows and orphans		12,072 98
Sick benefits		52,392 51
Medical attendance		6,743 80
Gratuities to distressed members		33,222 61
Expenditure other than any of the foregoing	79 56	
Grand total	$13,943 23	$245,745 71

(A) The Oddfellows Funeral Aid Association of the Counties of Lincoln and Welland

Annual Statement for the Year Ending 31st December, 1897.

Receipts		$ 135 40
Expenses of management		23 28
Paid funeral benefits		.....
Balance on hand		462 99
Membership, 1896	105	
Initiated	4	
	109	
Died or dropped	1	
Membership 31st December, 1897		108

(B.) Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December, 1897.

Number of Lodges, 53.

	Brothers.	Sisters.	Total.
Number of members 31st December, 1897	1,317	1,742	3,059

Balance on hand 31st December, 1896		$5,722 65
Received during the year 1897		3,836 67
		$9,559 32
Expended during 1897:		
In relief	$ 211 50	
Current expenses of lodges, organizing, etc	3,225 54	
Less error in last return	1,000 00	
		$4,437 04
Balance on hand 31st December, 1897		$5,122 28

(*C.*) *The following summary from the Returns of the Grand Encampment shows the Membership and Standing at 31st December, 1897.*

Number of members as from last report		3,529
Initiated during the year ending 31st December, 1897	150	
Admitted by card " " "	20	
Reinstated " " "	7	
		177
Total membership at any time during 1897		3,706
Deductions :		
Withdrawn by card	24	
Suspended for non-payment of dues	247	
Suspended	....	
Deceased	21	
		292
Net membership 31st December, 1897		3,414
Number of patriarchs relieved in 1897	351	
" weeks' sickness experienced in 1897	2,126	
Amount paid sick benefits (relief)		$3,130 77
" for burying the dead in 1897		247 75
" special relief in 1897		16 50
" relief paid to widowed families in 1897		5 00
Total amount of relief paid		$3,400 02
Invested funds of subordinates		$21,000 00
Total amount of annual revenue		10,000 00

(*D.*) *Record of the Oddfellows Mutual Aid Association of the City of London, Ontario*

Year Ending 31st December, 1897.

Number of members admitted during the year 1897	8
" " dropped or lapsed in 1897	5
" " died in 1897	4
" " 31st December, 1897	106
Amount of cash received during the year	$ 292 64
" expenses of management in 1897	12 87
" paid death benefits	208 00
" on hand 31st December, 1897	71 77
" of call on each death	50

ODDFELLOWS' RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Oddfellows' Hall, Kingston, Ont.

Organized 9th May, 1874, incorporated 16th April, 1875.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Fife Fowler, M.D., President ..... Kingston.
John B. McIvor, Vice-President ..... Kingston.
R. Meek, Secretary ..... Kingston.
D. Callaghan, Treasurer ..... Kingston.
A. H. Blackeby, Superintendent of Agencies ..... Kingston,

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1896			9,058	12,181,500 00
Add contracts taken during 1897 new or renewed			975	1,227,000 00
Gross number and amount of contracts on foot at any time during 1897			10,033	13,408,500 00
Deductions:		$ c.		
Contracts matured in 1897	51	66,000 00		
Contracts lapsed in 1897	363	456,500 00		
Contracts surrendered in 1897	5	5,500 00		
Contracts cancelled in 1897	43	43,500 00		
	462	571,500 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1897		8,000 00		
Total deductions extended	462	579,500 00	462	579,500 00
Net contracts on foot at 31st December, 1897			9,571	12,829,000 00

III. and IV. Sick and Funeral Benefits.—None given.

V. Assets.

Cash value of bonds, debentures, securities		$56,285 79
No cash is held over; deposited daily as received.		
Cash on deposit to Society's credit not drawn against as follows:		
Bank of Hamilton, Winnipeg		5,075 68
Bank of Montreal, Kingston		15,273 17
Bank of New Brunswick, St. John, N.B.		5,000 00
Merchants Bank of Canada, Kingston		10,075 61
Standard Bank of Canada, Kingston		10 086 63
" " " (current account)		5 567 44
Frontenac L & I. Society, Kingston		3,428 30
Bank of Nova Scotia, Halifax		5,208 21
Bank of Montreal, Winnipeg		5,162 00
Dues and assessments due and unpaid on certificates in force	$ 985 90	
" called, but not yet payable	20,216 04	
Gross total of such dues and assessments	21,201 94	
Less cost of collection	1,284 15	
Net value extended	19,917 79	19,917 79
All other assets		426 80
Total assets		$141,507 42

VI. Liabilities

Amount of claims admitted by Society	5,500 00

VII. Miscellaneous.

No actions were instituted against the Society in 1897.

Six assessments were made during 1897 as follows: 15th January, March, May July, September, and November.

The books and accounts were audited during the year on March 30th, June 30th September 30th, and December 31st.

Registers are kept as follows: Register of membership, register of members' accounts, register of the dead, register of suspensions, withdrawals, etc., register of cancellations and reductions, register of claims and payments, two ledgers, two journals and cash books.

Names and post office addresses of the Auditors for 1897: A. T. Smith, John Nicolle, Thomas D. Minnes, Kingston.

No change was made in the management or system during 1897.

Certain changes were made during 1897 in the Constitution and Rules in relation to insurance certificates or benefits, and a copy of the same is incorporated with the annual statement.

Number of certificate holders in Ontario at 31st December, 1897, 7,284.

Number of members in Ontario who died during 1897, 43.

Amount of death benefits paid to Ontario members during 1897, $62,000.00.

VIII. Cash Receipts

Cash balance for 1896 (not extended)	$3,536 76	
Cash received during 1897 from :		
Application fees		$ 898 00
Assessments		117,617 63
Interest and dividends		3,869 64
All other sources		90 00
Total cash receipts		$122,475 27

IX. Cash Expenditure.

Cash paid during 1897 for :

(a) *Expenses of Management.*

Commission	$7,728 20
Law costs	58 52
Registration	30 00
Investigation of claim	20 00
Annual meeting	376 10
Supplies bought	129 38
Travelling expenses	980 75
Rent, light, heat and taxes	209 61
Salaries, officers' and auditors' fees	4,773 00
Printing, stationery and advertising	777 59
Postage, telegrams and express	383 84
Premiums for guarantee of lodge officers	235 71
Other management expenses (detailed in memo)	931 09
Total expenses of management	$16,633 79

(b) *Miscellaneous Expenditure*

Life insurance claims other than endowment	74,500 00
Total expenditure	$91,133 79

CANADIAN ORDER OF FORESTERS.

ANNUAL STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 205 Colborne Street, Brantford, Ont.

Organized 25th November, 1879, and incorporated in Ontario, 1st December, 1879.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

H. Gummer, High Chief Ranger		Guelph, Ont.
W. D. Henderson, High Vice-Chief Ranger		Whitechurch, Ont.
Thomas White, High Secretary		Brantford "
John Neelands, High Treasurer		Wingham, "
Robert Elliott,	Elected Members	Ingersoll, "
J. R. Allen,		Toronto, "
O. E. Britton,		Gananoque, "
F. J. Jameson,		Peterborough, "
R. Dowling,		Harriston, "
Ernst Gartung, Superintendent of Organization		Brantford, "

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowments or for Sick or Funeral Benefits $28,276,500 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1896			24,092	24,857,000 00
Add contracts taken during 1897, new or renewed			5,058	5,127,000 00
Gross number and amount of contracts on foot at any time during 1897			29,150	29,984,000 00
Deductions:				
		$ c.		
Contracts matured in 1897	147	152,324 58		
Contracts lapsed and cancelled in 1897	1,838	1,555,175 42		
Total deductions extended	1,985	1,707,500 00	1,935	1,707,500 00
Net contracts on foot 31st December, 1897			27,165	28,276,500 00

III. Funeral Benefits.

The Funeral Benefits are undertaken by the High Court and Subordinate Courts, and the total membership of these bodies was, at the 31st December, 1897, 27,165.

Number of members of the Society who died during 1897, 147.

The total amount of Funeral Benefits paid in 1897, High Court, $2,730; Subordinate Courts, $1,381.53.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1897, was $33,849 17.

IV. Sick Benefits.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of members who received Sick Benefits during 1897, 1,854.

The total amount of Sick benefits paid in 1897, High Court, $36,347.18; Subordinate Courts, $14,217 64.

Number of weeks' sickness experienced in 1897, High Court, 8 451 1/7; Subordinate Courts, 47,710.

Amount paid for medical attendance during 1897, $11,669.62

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1897, was $33,849.17.

V. Assets.

——	Amount.
	$ c.
Cash value of bonds, debentures and other securities	352.021 54
Actual cash on hand as per audit statement, 31st December, 1897 (Cash mentioned in above item is held by Treasurer and Trustees of Subordinate Lodges.)	33,849 17
Cash on deposit to Society's credit not drawn against in the following chartered banks:	
Bank of Nova Scotia, Charlottetown, P.E.I	10,000 00
Bank of Montreal, Peterboro	20,000 00
Standard Bank, Brantford	20 000 00
Bank of Montreal, Deseronto	10,000 00
Bank of Ottawa, Kemptville	10,000 00
Quebec Bank, Quebec	10,000 00
" " Toronto	10,000 00
Merchants' Bank of Halifax, Montreal	10,000 00
Bank of Toronto, Gananoque	10,000 00
Bank of Toronto, Montreal	10,000 00
Imperial Bank, Winnipeg	10,000 00
Molson's Bank, (Deposit Receipt) Winnipeg	10,000 00
Molson's Bank, (Current Account) Winnipeg	21,660 24
Bank of Hamilton, (Deposit Receipt) Wingham	20,000 00
Bank of Hamilton, (Current Account) Wingham	49,084 73
Amount of other assets (detailed in memo.)	5,828 88
Totals	632,444 56

VI. Liabilities.

Amount of all liabilities, $2,586.89.

VII. Miscellaneous.

Assessments for purposes of Life Insurance certificates are made monthly.

Twelve assessments were made in 1897, payable on or before the last day of each month.

The Society's accounts were, during 1897, audited in the months of January, May August and October.

The following books of record or account are kept for purposes of insurance certificates or benefits: day book, cash book, record book, certificate ledger, insurance and sick and funeral benefit fund ledger, general ledger, monthly return books and semi-annual return books.

Names and post office addresses of the Auditors for 1897 were as follows: Thomas W. Gibson, Parliament Buildings, Toronto, Ont.; John Burgess, Bluevale, Ont.

Certain changes were, during 1897, made in the constitution in relation to insurance certificates or benefits, and a copy of the same is incorporated with the annual statement.

Number of certificate holders in Ontario at 31st December, 1897, 20,773.

Number of members in Ontario who died during 1897, 122.

Amount of death benefits paid to Ontario members during 1897, $127,474.58.

VIII. Cash Receipts.

Cash balance from 1896 (not extended) $616,503.57.

——	High Court.	District High Court.	Subordinate Courts.
Cash received during 1897 from:	$ c.	$ c.	$ c.
Application and initiation fees			5,260 71
Dues			52,536 66
Assessments	236,698 60		
Per capita tax	18,971 28	2,045 29	
Certificate fees	4,665 87	210 63	
Cards			745 00
Charter fees	2,880 00	380 00	
Supplies sold	2,192 70	330 67	
Medical fees	1,095 74	133 00	
Interest	20,437 11		
Premium for guarantee of Court Officers	569 41		
All other sources	1,459 00		11,277 38
Total receipts	288,964 71	3,099 59	69,819 75

IX. Cash Expenditure.

——	High Court.	District High Court.	Subordinate Courts.
Cash paid during 1897 for:			
	$ c.	$ c.	$ c.
(a) *Expenses of Management.*			
Charter fees			3,600 00
Organization expenses (including salaries, etc.)	11,881 85	501 05	
Law costs	124 04		
Registration fees	25 00		
Medical Board expenses	1,133 78	129 00	
Expenses of annual meeting	533 24	122 75	
Executive Committee expenses	240 45	48 80	
Supplies bought	1,323 50		
Travelling and office expenses	1,010 42		
Rent	350 00	116 88	
Salaries, officers' and auditors' fees	2,741 68	1,158 35	
Clerk hire	2,796 08		
Official journal	2,553 75		
Printing and advertising	2,684 63	317 25	
Postage, telegrams, express, telephone and freight	1,109 29	211 92	
Premiums for guarantee of officers	316 25		
Total expenses of management	29,023 96	2,606 00	3,600 00
(b) *Miscellaneous Expenditure.*			
Life insurance claims other than endowments	152,324 58		
Funeral benefits	2,730 00		1,381 53
Sick benefits	36,347 18		14,217 64
Medical attendance			11,669 62
Expenditure other than foregoing	987 27	264 64	39,636 71
Total expenditure	221,412 99	2,870 64	70,505 50

GRAND LODGE KNIGHTS OF PYTHIAS OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office of Supreme Lodge, Nashville, Tenn., U.S.A.

Chief Agent and Attorney for Ontario, GEORGE H. MITCHELL, 157 Denison Avenue, Toronto, Ontario.

Organized 19th February, 1864. Re-incorporated by special Act of Congress, June 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario for the 31st December, 1897, were as follows:

R. Ironsides, Grand Chancellor ..... London.
W. H. Murch, Grand Vice-Chancellor ..... St. Thomas.
Geo. H. Mitchell, Grand Keeper of Record and Seal ..... Toronto.
D. J. Peace, Grand Master of Exchequer ..... Hamilton.
Rev. R. Von Pirch, Grand Prelate ..... Berlin.
Thos. Elliott, Past Grand Chancellor ..... Brantford.

MOVEMENTS IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits:*

Supreme Lodge.			Number.	Amount.
				$ c.
Contracts in force 31st December, 1896			46,912	90,821,500 00
Add contracts taken during 1897			9,676	14,207,500 00
Gross number and amount of contracts on foot at any time during 1897			56,588	105,029,000 00
	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1897	526	1,143,500 00		
" lapsed	4,450	6,987,500 00		
" surrendered	110	172,500 00		
" cancelled	24	50,000 00		
Total deductions	5,110	8,353,500 00	5,110	8,353,500 00
Net contracts on foot 31st December, 1897			51,478	96,675,500 00
In Ontario, 120.				

CASH RECEIPTS.

Fees	706 50
Interest	19,174 99
Monthly payments	1,156,798 70
Dues	55,394 90
Total receipts	$1,232,075 09

Cash Expenditure.

Life insurance claims	$1,108.180 06
Printing, supplies and office expenses	30.641 00
Adjustment of claims	15,922 66
Annulled certificates refunded	11,102 72
Medical examinations	25,665 05
Organization, etc	28,735 48
Total expenditure	$1.220.246 97
Balance, receipts over expenditure, 1897	$ 11,828 12
" on hand 31st December, 1896	453,870 93
Balance on hand 31st December, 1897	$465,699 05
Deposited as follows :	
First National Bank, Chicago	$ 26 816 46
Bonds and securities	438,881 59
	$465,699 05

GRAND LODGE.

Funeral Benefits.

Funeral Benefits are undertaken by the Subordinate Bodies, with a total membership of 1,725 at 31st December, 1897.

Ten members of the Society died during 1897, and Funeral Benefits amounting to $160.00 were paid.

Sick Benefits

Number of members who received sick benefits in 1897, 114.

Amount of benefits paid during 1897 in respect of sick members, $1,511.17.

Number of weeks' sickness experienced in 1897, 468.

Amount paid for medical attendance during 1897, $682.40.

Amount cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1897, $12,187.72.

Assets.

	Grand Body.	Subordinate Bodies.
Cash in bank 31st December, 1897	$69 09	$14,266 32
Total assets	$69 09	$14 266 32

Liabilities.

Aggregate amount of all Liabilities	$830 35

MISCELLANEOUS.

Payments for insurance certificates are fixed monthly rates and are payable on the 10th day of each month.

The books of the Society were audited on 13th July, 1897.

Books kept by the Society are as follows:—Numerical statements, lodge receipts, lodge expenses, financial statements.

Names and addresses of auditors:—C. H. Wallis, Toronto, Ont.; A. R. Whyte, Hamilton; John Read, Petrolea.

CASH RECEIPTS.

	Grand Lodge.	Subordinate Bodies.
Cash balances from 1896 (not extended)	$63 92	$12,901 20
Cash received during 1897 from:		
Application fees / Initiation fees	.....	$595 00
Dues	.....	7,082 06
Per capita tax and levies	$1,228 97	
Assessments	.....	81 05
Degrees and cards	.....	628 00
Supplies sold	252 60	5 30
Rent	.....	836 07
Interest	.....	253 98
All other sources	.....	321 66
Total receipts	$1,481 57	$9,803 12

CASH EXPENDITURE.

Cash paid during 1897 for:

(*a*) *Expenses of Management.*

Per capita tax and levies	100 00	$1,314 00
Registration fee	25 00	
Interest	.....	2 75
Expenses of annual meeting	460 30	
Supplies bought	122 51	360 12
Travelling expenses	156 58	
Rent, light, heat and taxes	31 50	2,113 74
Salaries, directors' and auditors' fees	300 00	311 37
Official Journal	128 25	
Printing, stationery and advertising	37 80	154 54
Postage, telegrams and express	110 86	167 40
Other expenses (detailed in memo.)	3 60	
Total expenses of management	$1,479 40	$4,433 92

(*b*) *Miscellaneous Payments.*

Funeral benefits	.....	$160 00
Benefits to widows and orphans	.....	535 00
Sick benefits	.....	1,536 57
Medical attendance	.....	682 40
Gratuities to distressed members	.....	162 83
Other expenditures	.....	937 28
Total expenditure	$1,476 40	$8,438 00

CANADIAN ORDER OF ODDFELLOWS

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897

Head Office, 49 King Street West, Toronto, Ont.

Organized in June, 1852, and incorporated in Ontario 11th September, 1882.

The Executive Officers for the year ending 31st December, 1897, were as follows:

Thomas A. Wardell, Grand Master .....Dundas, Ont.
Alex. Thomson, Past Grand Master .....117 Tisdale St., Hamilton.
Robert Clark, Deputy Grand Master.....Troy, Ont.
Robert Fleming, Grand Secretary.....49 King Street West, Toronto.
George Boxall, Grand Treasurer.....252½ Yonge Street, Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

	Maturing Subsequently to 1903.	Total.
Amount covered by Endowment Contracts in force 31st December, 1897	$119,000 00	$119,000 00
Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1897		2,008 650 00
Total 31st December, 1897		$2,127,650 00

II. MOVEMENT IN INSURANCE CERTIFICATES

(a) Contracts for Endowments or for benefits in the nature thereof.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1896			458	128,800 00
Add contracts taken during 1897			1	300 00
Gross number and amount of contracts on foot at any time during 1897			459	129,000 00
Deductions:		$ c.		
Contracts lapsed in 1897	5	1,400 00		
" surrendered in 1897	31	8,600 00		
Total deductions extended	36	$10,000 00	36	10,000 00
Net endowment contracts on foot 31st December, 1897			423	119,000 00
No. of certificate holders in good standing 31st December, 1897			415	

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1896	2,398	1,817,400 00
Add contracts taken in 1897, new or renewed	667	504,750 00
Gross number and amount of contracts on foot at any time during 1897	3,065	2,322,150 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1897	15	10,200 00		
" lapsed in 1897	432	302,950 00		
Add reduced certificates		350 00		
Total deductions extended	447	313,500 00	447	313,500 00
Net contracts on foot 31st December, 1897			2,618	2,008,650 00
Grand total number certificate holders in A and B at 31st December, 1897			2,573	

III. Funeral Benefits.

Funeral Benefits are undertaken by the Grand Lodge. Total membership of Subordinate Bodies at 31st December, 1897, in Ontario, 3,508. British Columbia, 300. Total, 3,808.

Eighteen members died during 1897, and the amount of Funeral Benefits paid in 1897 was $720.

Eighteen members' wives died in 1897, and the amount of Funeral Benefits paid in 1897 was $360.

Total cash standing to the credit of Funeral Benefit Fund at 31st December, 1897, was $198.07.

IV. Sick Benefits.

Sick Benefits are undertaken by Subordinate Lodges entirely.

Number of members who received Sick Benefits in 1897, 454.

The total amount of benefits paid in 1897, $5,022.63.

Number of weeks' sickness experienced in 1897, 1,542.

The total amount paid for medical fees was $3,011.52.

V. Assets.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages	$1,900 00	.....
" bonds, debentures and securities	.....	$4,461 53
Cash on deposit to Society's credit, not drawn against as follows :		
In Imperial Bank, Queen and Yonge streets, Toronto	1,467 08	9,317 71
" " " "	7,036 42	
In Western Canada Loan and Savings Company	1,008 81	
Interest due and accrued on mortgages	95 00	
" " bonds	.....	82 12
Dues and assessments in course of collection	1,458 00	2,277 79
Miscellaneous	2,370 28	7,129 83
Total assets	$15,355 59	$23,268 98

VI. Liabilities.

Amount of claims supposed, reported or adjusted	$2,000 00	
" other liabilities	201 39	1,233 12
Total liabilities	$2,201 39	$1,233 12

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1897, none.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made in 1897.

The Society's books were duly audited during 1897, February 22, April 13, August 13, February 8, 1898.

Books of record or account kept by the Society : Register of certificates, register of lodges, cash book, journals and ledger.

Names and post office addresses of the Auditors for 1897, were as follows : W. L. Young, Markdale, Ont. ; C. A. Lapp, Brighton.

Certain changes were, during 1897, made in the Constitution and Rules in respect of insurance certificates or benefits.

Number of members in Ontario	3,508
Number of certificate holders in Ontario at 31st Dec., 1897	2,573
Number of members who died during 1897	15
Amount of death benefits paid to Ontario members during 1897	$10,600 00

VIII. Cash Receipts.

Cash balance from 1896 (not extended) Grand Treasurer	$1,981 57
" " " " Trustees	118 77
" " " subordinate bodies	9,175 70

	Grand Body.	Subordinate Bodies.
Cash received during 1897 from :		
Application, certificate and registration fees	$1,027 00	
Initiation fees	.....	$1,621 48
Dues	.....	44 28
Assessments	17,109 69	19,304 53
Per capita tax and levies	6,327 75	
Degrees and cards	.....	132 50
Charter fees	30 00	
Supplies sold	127 67	
Rent	.....	424 54
Interest	310 06	150 67
All other sources	1,266 67	962 45
Total receipts	$26,199 34	$22,639 45

IX. Cash Expenditure.

Cash paid during 1897 for :

(a) Expenses of Management.

Law costs	$ 4 70	
Registration fees	25 00	
Expenses of meeting	829 30	
Supplies bought	89 55	
Travelling expenses and organization	1,839 99	
Rent, light, heat and taxes	225 00	1,808 69
Salaries, officers and auditors' fees	1,499 96	976 15
Official journal of proceedings	101 50	
Printing, stationery and advertising	157 28	
Postage, telegrams and express	208 38	
Premiums for guarantee of lodge officers	25 00	
Other expenses	1,055 92	3,857 60
Total expenses of management	$6,061 58	$6,642 44

(b) Miscellaneous Payments.

Per capita tax and levies other than for management	.....	7,428 56
Endowments or payments in the nature thereof	350 00	
Life insurance claims	10,600 00	
Funeral benefits	1,080 00	
Benefits to widows and orphans	643 50	392 29
Sick benefits	52 29	5,022 63
Medical attendance	.....	3,011 52
Total expenditure	$18,787 37	$22,497 44

GRAND ORANGE LODGE BRITISH AMERICA BENEFIT FUND.

Annual Statement for the Year Ending 31st December, 1897.

Head Office, Richmond Street East, Toronto, Ontario.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Hon. N. C. Wallace, M.P., President ..... Woodbridge.
J. S. Leighton, Secretary ..... Toronto.
W. J. Parkhill, Treasurer ..... Midland.
Dr. J. Noble, Executive ..... Toronto.
A. J. Sinclair, " ..... "
Dr. Beattie Nesbitt, " ..... "
A. J. Armstrong, " ..... St. John, N.B.

I. Currency of Insurance Certificates.—No information.

II. Movement in Insurance Certificates.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1896	1,955	1,955,000 00
Add contracts taken during 1897, new or renewed	138	138,000 00
Gross number and amount of contracts on foot at any time during 1897	2,093	2,093,000 00

	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1897	17	17,000 00		
" lapsed in 1897	276	276,000 00		
Total deductions carried out	293	293,000 00	293	293,000 00
Net contracts on foot at any time during 1897			1,800	1,800,000 00

III. Funeral Benefits.

Funeral Benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1897, of 65,000.

IV. Sick Benefits.

Sick Benefits are undertaken by the Primary Lodges.

V. Assets

Cash in Secretary's hands	$252 42
" on deposit to Society's credit, not drawn against, in Dominion Bank, Toronto	2,135 26
Other assets	403 96
Total assets	$2,791 64

VI. Liabilities.

Amount of claims admitted by the Society	$1,000 00
Total liabilities	$1,000 00

VII. Miscellaneous.

An action was entered against Grand Orange Lodge in High Court of Justice on policy for $1,000. Verdict for Society.

One assessment per month is made for purposes of insurance certificates or benefits. Thirteen such assessments were made during 1897, and were payable at the close of each and every month.

The Society's accounts were duly audited on January 20th, 1898.

The following books of record and account are kept for purposes of insurance certificates or benefits: Membership register, assessment register and cash book.

Names and post office addresses of the Auditors for 1897 were as follows: W. H. Stewart, Warwick; W. Fahey, Toronto.

No changes were, during 1897, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Number of certificate holders in Ontario, 1,593.

Number of members in Ontario died during 1897, 14.

Amount of death benefits paid to Ontario members during 1897, $11,900.

VIII. Cash Receipts.

Cash balance from 1896 (not extended)	$604.27	
Cash received during 1897 from:		
Application fees		$ 138 00
Initiation fees		41 00
Dues		1,642 30
Assessments		23,002 45
Total receipts		$24,823 75

IX. Cash Expenditure.

Cash paid during 1897 for:

(a) *Expenses of Management.*

Commission to agents	$ 138 00
Registration fee	25 00
Law costs	925 44
Travelling expenses	72 60
Rent, light, heat and taxes	160 02
Salaries, officers' and auditors' fees	1,039 61
Clerk hire	396 00
Printing, stationery, advertising and supplies	584 59
Postage, telegrams and express	284 36
Other expenses (detailed in memo)	110 76
Total expenses of management	$3,736 38

(b) *Miscellaneous Payments.*

Life insurance claims	18,900 00
Total expenditure	$22,636 38

SUPREME COUNCIL OF THE ROYAL ARCANUM.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 407 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Daniel F. MacWatt, Barrie.

Organized 23rd June, 1877, incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Edson M. Schryver,	Supreme Regent	Baltimore, Md.
W. O. Robson,	" Secretary	Boston, Mass.
E A. Skinner,	" Treasurer	Westfield, N. Y.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowments, or for Sick or Funeral Benefits, in force 31st December, 1897 ..... $558,366,000 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1896			190,261	547,161,000 00
Add contracts taken during 1897, new and renewed			13,299	35,361,000 00
Gross number and amount of contracts on foot at any time during 1897			203,560	582,522,000 00
Deductions:		$ c.		
Contracts matured in 1897, by death	1,812	5,218,500 00		
" lapsed in 1897, suspension	6,417	17,653,500 00		
" surrendered in 1897 (withd'ls)	219	606,000 00		
" cancelled in 1897	7	18,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1897		660,000 00		
Total deductions extended	8,455	24,156,000 00	8,455	24,156,000 00
Net contracts on foot at 31st December, 1897.			195,105	558,366,000 00

FUNERAL AND SICK BENEFITS.—None undertaken by the Supreme Council.

V. Assets.

Cash value of real estate, less incumbrances		$51,170 97
Cash value of bonds, etc		43,130 00
Cash on deposit to Society's credit, not drawn against, in the following banks :		
W. & O. B. Fund.		
National Bank of the Commonwealth, Boston	$25,278 79	
National Bank of the Republic, Boston	25,297 47	
New England Trust Company, Boston	50 000 00	
The National Bank of Baltimore	19,282 68	
American National Bank, Baltimore	13,238 39	
Buffalo Loan, Trust & Safe Deposit Co., Buffalo	20,000 00	
National Bank of America, Chicago	24,198 59	
The Bankers' National Bank, Chicago	27,251 69	
Commerical National Bank, Cleveland	2,826 92	
Commercial National Bank, Detroit	20,363 59	
First National Bank, New York	19,372 35	
Merchants' National Bank, New York	19,185 67	
National Bank of the Republic, New York	15 152 36	
Garfield National Bank, New York	20,535 86	
Corn Exchange Bank, New York	17,353 32	
United States Trusts Company, New York	50,000 00	
Central National Bank, Philadelphia	15,310 09	
Farmers' Deposit National Bank, Pittsburg	11,795 60	
National Bank of Commerce, St. Louis	18,398 02	
The Bank of Toronto, Toronto Ont	24,243 33	
The National Bank of Westfield, N.Y	4,248 60	
First National Bank of St. Paul, Minn	23,628 78	
Peoples' Trust Company, Brooklyn, N Y	14,924 01	
Planters' National Bank, Richmond, Va	13,387 09	
Massachuetts Loan & Trust Company, Boston, Mass	26,000 00	
Bank of Toronto, Montreal, Que	10,202 03	
Manufacturers' Nat. Bank, Baltimore, Md	13,389 86	
Total W. & O. B. Fund Balance		$544,865 09
General Fund.		
Garfield National Bank, New York	$1,312 11	
National Bank of the Commonwealth, Boston	3,311 42	
The National Bank of Westfield, N. Y.	695 14	
Total General Fund Balance		$ 5,318 67
National Bank of the Commonwealth, Boston, Sup. Secretary's Contingent Fund		$ 2,500 00
Dues and assessments due and unpaid (per capita tax, etc.)	$ 32,253 61	
Dues and assessments called, but not yet payable (estimated)	319,193 27	
Net value extended		$ 351,446 88
Interest due and accrued on bonds, etc		$ 266 67
Interest due and accrued on Bank Balances and deposits		2 084 35
All other assets		15,608 22
Total assets		$1,016,390 85

VI. Liabilities.

Amount of claims admitted	$270,525 00
" " supposed or reported or adjusted	318,000 00
" " resisted	40,500 00
All other liabilities	424 57
Total liabilities	$629,449 57

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1897 :

10377 C. J. Hogan, died March 2nd, 1895. Contested. Misrepresentation of occupation. No suit brought. $3,000.

11593 C. B. Alvord. Died December 1, 1895. Misrepresentation of physical condition. $3,000.

11998 W. Wasserman. Died February 13, 1896. Contested. Misrepresentation as to habits. $3,000.

12261 C. O. Brashear. Died March 25, 1896. Misrepresentation as to habits. $3,000.

13147 W. E. Lippincott. Died November 5, 1896. Misrepresentation as to physical condition. $3,000.

13739 A. B. Trombly. Died March 11, 1897. $3,000.

14495 W. Inglis. Died July 15, 1897. Misrepresentation of physicial condition. Contested. $3,000.

J. J. Chase,	412, Ill.	In Court.	Died under suspension.
J. Deuble,	530, Iowa.	In Court.	Died under suspension.
A. Michael,	730, Ill.	In Court.	Died under suspension.
W. T. Fullerton,	1167, Ga.	In Court.	Died under suspension.
J. J. Berkhout,	992, N. J.	In Court.	Died after expulsion.
*J. H. Freckman,	1472, Wis.	In Court.	Died after expulsion.
A. P. Nichols,	419, N. Y.	In Court.	Elected to membership but died before receiving Degree.

*Half rate.

Assessments for the purpose of life insurance certificates are made as often as appear necessary ; seventeen assessments were made during the year 1897.

The accounts and books of the Society were audited for the year 1897 on April 15th and September 21st.

The books of record and account kept for purposes of insurance certificates or benefits are registers of membership of each council, registers of benefit certificates, registers of deaths, registers of suspension, withdrawals, etc.. and the usual cash books, journals and ledgers.

Name and address of the auditors of accounts for 1897 : Chas. P. Ingersoll, Buffalo, N. Y.; Walter F. Irvine, Norfolk, Va.; Robert H. Alberts, Hoboken, N. J.

No changes were, during 1897, made in the organization and management of the Society.

Certain changes were, during 1897, made in the Constitution and Rules, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December 1897, 3,451.

Number of members in Ontario who died during 1897, 35.

Amount of death benefits paid to Ontario members during 1897, $91,500.00.

VIII. Cash Receipts.

Cash balances from 1896 (not extended)	$366,417 12	
Application fees, benefit certificates		$25,756 00
Assessments		5,405,773 57
Per capita tax and levies		63,566 08
Fines		1,549 60
Dues and cards from members at large		136 00
Charter fees		400 00
Supplies sold to Grand and Subordinate Councils		7,466 11
Interest and dividends		16,458 33
All other sources		2,700 67
Total cash receipts		$5,523 806 36

IX. Cash Expenditure.

Cash paid during 1897 for :

(*a*) *Expenses of Management.*

Charter fees, extension of the Order, etc	$12,288 82
Law costs	4,213 31
Expenses annual meeting	18,254 02
Travelling expenses, official visits, etc	4,328 28
Taxes	624 00
Salaries, officers' and auditors' fees	26,875 00
Clerk hire	28,312 03
Official journal	792 05
Printing, stationery and advertising	7,417 34
Postage, telegrams and express	6,703 97
Registration fees	206 18
Investigating claims	514 53
Other management expenses (detailed in memo.)	11,900 28
Total expenses of management	$122,429 81

(*b*) *Miscellaneous Expenditure.*

Life insurance claims	5,210,822 80
Expenditure other than foregoing	4,287 11
Total expenditure	$5,337,539 72

ROYAL TEMPLARS OF TEMPERANCE.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 112 James Street, Hamilton, Ont.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at 31st December, 1897, were as follows :

A. M. Featherston, Dominion Councillor.....Montreal, Que.
J. H. Land, Dominion Secretary.....Hamilton, Ont.
P. H. Stewart, Dominion Auditor.....Barrie, Ont.
B. E. McKenzie, M.D., Medical Referee .....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts in force 31st December, 1897, maturing subsequently to 1903	$1,623,500 00
Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits	8,424,000 00
Total	$10,047,500 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or Benefits in the nature thereof.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1896			2,161	1,654,000 00
Add contracts taken during 1897			109	59,500 00
Gross number and amount of contracts on foot at any time during 1897			2,270	1,713,500 00
Deductions :		$ c.		
Contracts matured 1897	8	7,000 00		
Contracts lapsed 1897	116	75,000 00		
Contracts cancelled 1897	10	8,000 00		
Total deductions extended.....	134	90,000 00	134	90,000 00
Net endowment contracts on foot 31st December, 1897.....	.....	.....	2,136	1,623,500 00

(*b*) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1896	5,798	8,191,500 00
Add contracts taken during 1897, new or renewed	640	696,000 00
Gross number and amount of contracts on foot at any time in 1897	6,438	8,887,500 00

	Number.	Amount.		
Deductions :		$ c.		
Contracts matured in 1897	45	66,000 00		
" lapsed in 1897	329	391,500 00		
	374	457,500 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1897		6,000 00		
Total deductions extended	374	463,500 00	374	463,500 00
Net contracts on foot 31st December, 1897			6,064	8,424,000 00
Grand total No. of certificate holders in A and B 31st Dec, 1897			6,080	10,047,500 00

III. Funeral Benefits.

Funeral Benefits are undertaken by the Grand Council of Ontario, the total membership of which is 592.

Two members of the Grand Council died in 1897, and funeral benefits were paid amounting to $100.00.

IV. Sick Benefits.

Sick Benefits are undertaken by the Grand Council of Ontario.

There were paid in 1897 Sick Benefits to 97 members.

Amount paid for Sick Benefits, $1,821.00.

The number of weeks' sickness experienced in 1897 was 407.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1897, was $292.00.

V. Assets.

——	Supreme Body.	Grand Body.
	$ c.	$ c.
Actual cash on hand (other than in bank) held by the Secretary pending deposit	7,287 67	
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Bank of Montreal, Hamilton	49,014 93	292 62
B.N. A. "		66 55
Merchants' Bank, Montreal	5,000 00	
P. O. Savings Bank, Hamilton	112 00	
Dues and assessments due unpaid	946 74	
Interest on bank balances	1,136 99	
All other assets	17,316 47	270 00
Totals	80,814 80	629 17

VI. Liabilities.

——	Supreme Body.	Grand Body.
	$ c.	$ c.
Amount of claims admitted by Society	4,000 00	
Amount of all other liabilities	20,904 80	840 12
Totals	24,904 80	840 12

VII. Miscellaneous.

No actions were instituted by or against the Society during 1897.

Assessments are made for the purposes of life insurance each month, and are payable first of each month. Twelve such assessments were made in 1897. Assessments for disability benefits are made three times each year.

The Society's books were duly audited during 1897, in March, May, June, September, December.

Names and post office addresses of the auditors for 1897, were as follows: P. H. Stewart (Regular Auditor), Barrie, Ont.; Byron Smith, Hamilton, Ont.; J. G. Y. Burkholder, (Special Auditors), Hamilton, Ont.

No changes in the Constitution and Rules were made during 1897.

Number of members in Ontario at 31st December, 1897, 9,081.

Number of certificate holders in Ontario 31st December, 1897, 4,662.

Number of members in Ontario who died during 1897, 36.

Amount of death benefit claims paid to Ontario members during 1897, $61,500.00.

VIII. Cash Receipts.

Cash balance from 1896 (not extended) $72,890.57.	Supreme Body.	Grand Body.
Cash received during 1897, from:	$ c.	$ c.
Application fees	660 00	204 50
Assessment fees	5,402 90	....
Assessments	75,923 66	2,192 74
Per capita tax and levies	3,727 63	5,162 39
Supplies sold	1,030 22	151 81
Charter fees	.....	388 40
All other fees	1,808 56	
Total	88,552 97	8,099 84

IX. Cash Expenditure.

—	Supreme Body.	Grand Body.
Clerk paid during 1897, for :		
A. *Expenses of Management.*	$ c.	$ c.
Per capita tax or levies for management	.....	2,381 19
Commission	673 00	823 29
Law costs	412 47	.....
Registration fee	25 00	.....
Medical fees	400 00	.....
Interest	149 68	.....
Expenses of annual or biennial meeting	304 70	264 65
Supplies bought	466 75	260 79
Travelling expenses	117 20	100 25
Rent, light, heat and taxes	267 53	23 50
Managing officers' salaries and officers' and auditors' fees	2,639 51	1,473 36
Clerk hire	1,947 55	.....
Official Journal	5,343 80	.....
Printing (other than official journal), stationery and advertising	336 49	225 64
Postage, telegrams and express	397 58	189 05
Premiums for guarantee of lodge officers	25 00	8 00
Other management expenses detailed in memo	.....	40 00
Total expenses of management	13,561 76	5,789 72
B. *Miscellaneous Expenditure.*		
Endowments or payments in the nature thereof	8,084 82	.....
Life insurance claims other than endowments	73,800 00	.....
Funeral benefits	.....	100 00
Sick benefits	.....	1,821 00
Expenditure other than any of the foregoing	77 10	.....
Grand totals	95,523 68	7,710 72

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ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 527 Huron Avenue, Port Huron, Mich.

Chief Agent and Attorney for the Province of Ontario, H. E. Trent, 186 Adelaide Street West, Toronto.

Organized 1st September, 1883, incorporated in State of Michigan 11th September, 1885 Re-incorporated August 31st, 1894, and November 7th, 1895.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Daniel P. Markey,	Supreme	Commander	Port Huron.
Nathan S. Boynton	"	Record Keeper	Port Huron.
Chas. D. Thompson	"	Finance "	Port Huron.
John W. Porter	"	Trustee	Port Huron.
David D. Aitkin	"	Trustee	Flint.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or Funeral Benefits, at 31st December, 1897	$180,920,140 71

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowment or for benefits in the nature thereof.—No information.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1896	106,044	162,666,876 71
Add contracts taken during 1897, new or renewed	26,859	32,709,000 00
Gross number and amount of contracts on foot or at any time during 1897	132,903	195,375,876 71

	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1897	696	1,130,200 00		
" lapsed in 1897	10,001	13,289,300 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1897		36,236 00		
Total deduction extended	10,697	14,455,736 00	10,697	14,455,736 00
Net contracts on foot at 31st December, 1897			122,306	180,920,140 71

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Actual cash on hand 31st December, 1897	$ 45,066 50
Bonds, etc	251,812 50
Cash in Commercial Bank, Port Huron	137,467 62
First National Bank, Port Huron	20,400 00
Port Huron Savings Bank	20,400 00
" "	17,194 40
Dues and assessments called, but not yet payable	127,177 70
Total assets	$579,518 72

VI. Liabilities.

Amount of claims admitted by Society	$45,977 40
" in process of adjustment	101,600 00
" resisted	37,000 00
" other liabilities	11,074 25
Total liabilities	$195,651 65

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society in 1897 :

Name.	Court at		Defence.
Albertine Heinrich	Washington	$2,000 00	Suicide within 5 years.
Everett L. Hart	Kansas	3,000 00	Suicide.
Alice M. Fitter	New York	1,000 00	Misrepresentation.
Alex. Williamson	Indiana	200 00	No disability.
James A. King	Illinois	200 00	"
Emma Long	Indiana	1,000 00	Suspended.
Maggie Cronin	New York	2,000 00	Claim ordered paid.
Geo. Barnett	Ohio	2,000 00	Fraud and misrepresentation.
Ada Hammens	Illinois	1,000 00	Suicide.
Rennie Valck	Illinois	68 00	Accident benefit, double benefits claimed.

Assessments were made monthly in 1897.

Twelve assessments were made during the year 1897, and were payable on the first day of each month.

The Society's books and accounts were audited each month by the Supreme Auditors.

Names and addresses of the Auditors for 1897 :

Supreme Finance Auditors : Geo. J. Seigle, Buffalo ; W. E. Blaney, Oil City, Pa. ; W. F. B. Coulter, Sarnia, Ont. Meet monthly.

Supreme Board of Trustees : Daniel P. Markey, Nathan S. Boynton, Charles D. Thompson, John W. Porter, all of Port Huron, Mich. ; D. D. Aitken, Flint. Meet weekly.

Certain changes were made in the organization or management during the year 1897 in relation to Insurance Certificates or Benefits and were duly filed.

Registers are kept for purposes of Life Insurance and Benefits.

Number of certificate holders in Ontario 31st December, 1897, 9,360.

Number of members in Ontario who died during 1897, 47.

Amount of Death Benefits paid to Ontario members during 1897, $72,300.

Amount of disability benefits paid in 1897, $2,679 60.

VIII. Cash Receipts.

Cash Balances from 1896 (not extended)		$316,914 41
Cash received during 1897 :		
Application fees	$ 16,534 05	
Assessments	1,415,737 86	
Dues	3,260 83	
Charter fees and supplies	5,648 58	
Interest	9,761 86	
All other sources	25,554 58	
Total cash receipts		$1,476,497 76

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Commission	$28,694 38
Law costs	5,006 10
Registration fees	279 73
Investigation of claims	55 85
Percentage paid State great camps	60,284 86
Expenses of biennial meeting	8,682 27
Supplies bought	17,378 31
Travelling expenses	4,144 28
Rent, light, heat and taxes	2,757 97
Salaries officers', auditors' fees	17,549 06
Clerk hire	18,023 90
Printing official journal	22,943 34
Printing, stationery, etc	9,558 69
Postage, telegrams and express	7,833 62
Other management expenses	1,992 43
Total expenses of management	$205,184 79

(*b*) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	1,126,576 78
Advanced payments returned to rejected members	548 78
Sick and accident benefits	8,760 80
Total expenditure	$1,341,071 15

COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1897.

Head Office, 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers for the year ending 30th November, 1897, were as follows:

Robt. J. Orr, President.....Toronto.
Chas. E. Kyle, 1st Vice-President.....Toronto.
M. C. Ellis, 2nd Vice-President .....Toronto
Jas. C. Black, Treasurer.....Toronto.
Jas. Sargant, Secretary..... .....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.—None.

III. SICK BENEFITS.—No Official Sick Fund.

IV. FUNERAL BENEFITS.—None.

V. ASSETS.

Mortgages	$16,333 33
Cash value of shares, bonds, debentures, etc	202,024 62
" real estate	50,000 00
Cash on deposit not drawn against in Dominion Bank, Toronto	2,557 08
All other assets	2,000 00
Total assets	$272,935 03

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No assessments are made.

The Association's books were duly audited on December 18th, 1897.

Books of record or account kept for purposes of Insurance Contracts or Benefits, Mortuary Benefit Book.

Names and post office addresses of the Auditors for 1897 were as follows: William Anderson, Toronto; Edgar A. Badenach, Toronto.

No changes were, during 1897, made in the Constitution or Rules in relation to Insurance Certificates or Benefits.

No. of members in Ontario, 4,253.

No. of members in Ontario who died in 1897, 34.

Amount of benefits paid during the year, $31,950,00

Cash Receipts.

Cash balance from 1896 (not extended)	$17,777 18	
Cash received during 1897 from :		
Travelling certificates		$39,120 00
Honorary "		3,410 00
Duplicate "		68 00
Interest "		10,278 99
Additional Accident Insurance		932 00
Rentals		1,750 00
People's Loan Co. Debentures		10,000 00
Bracebridge Debentures		99 55
Burk's Falls "		158 77
Port Hope "		157 84
Total receipts		$65,965 15

Cash Expenditure.

Amount paid during 1897 :

(a) Expenses of Management.

Agencies	$521 50
Papers and periodicals	81 68
Auditors and scrutineers	375 00
Legislation	81 00
Treasurer	200 00
Actuary	250 00
Legal charges	387 59
Non resident directors	336 00
Montreal deputation	441 00
Sundries	525 00
Travelling expenses	227 00
Printing and advertising	600 08
Stationery and postage	639 43
Secretary's salary	1,800 00
Assistant's "	416 00
Petty cash	159 81
Wages	537 00
Lighting	88 33
Taxes and insurance, etc	581 57
Water	441 84
Heating	140 44
Other expenses	197 45
Total expenses of management	$9,334 87

(b) Miscellaneous Payments.

Total disability	107 15
Mortuary benefits	31,950 00
Accident bonuses	1,827 10
Balance in Dominion Bank	2,577 08
Investments	38,253 28
Total expenditure	$83,742 33

COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY OF WESTERN ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Masonic Temple, Richmond Street, London, Ont.

Organized 3rd October, 1885, incorporated 4th November, 1885.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Robert Coates, President.. ..... London.
Alfred Robinson, Secretary ..... London.
W. L. Underwood, Treasurer ..... London.

I. CURRENCY OF INSURANCE CERTIFICATES

Amount covered by Endowment contracts —None.

Amount covered by contracts other than for Endowment or for sick or funeral benefits in force 31st December, 1897 ..... $784,996 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits :*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1896	878	770,884 00
Add contracts taken during 1897, new or renewed	82	71,996 00
Gross number and amount of contracts on foot at any time during 1897	960	842,880 00

Deductions :	Number.	Amount.		
		$ c.		
Contracts matured in 1897	7	6,125 00		
" lapsed	67	58,826 00		
Total deductions	74	64,855 00	74	64,951 00
Net contracts on foot 31st December, 1897			886	784,996 00

III. and IV. Funeral and Sick Benefits.—None.

V. Assets

Bonds, debentures, securities	$2,900 00
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Huron and Erie Savings and Loan Company, London	2,846 75
Dominion Savings and Investment Society, London	5,677 26
Total assets	11,424 01

VI. Liabilities.

Amount of claims supposed, or reported or adjusted	875 00

VII. Miscellaneous

No actions or proceedings instituted or prosecuted by or against the Society during 1897.

Assessments were made every two months and were payable on the 1st of January, March, May, July, September, November.

Six assessments were made during 1897.

The books of the Society were audited twice during 1897, viz.: 26th April and 9th December.

The books kept for purposes of insurance certificates or benefits are register, cash book, receipt book, ledger.

The names and post office address of the auditors for 1897 are as follows: John Overell and Charles F. Complin, London, Ont.

No changes were made in the organization or management of the Society during 1897.

No changes were made during 1897 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

VIII. Cash Receipts.

Cash balance from 1896 (not extended)	$6,102.23	
Cash received during 1897 from:		
Application fees		73 00
Dues		906 00
Assessments		8,279 20
Assessments in advance		13 00
Interest and dividends		498 14
Total cash receipts		9,769 34

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Law costs	71 56
Registration fee	10 00
Rent, light, heat and taxes	75 00
Salaries, officers' and auditors' fees	580 00
Clerk hire	100 00
Printing, stationery and advertising	180 47
Postage, telegrams and express	198 56
Premium for guarantee of lodge officers	10 00
Total expenses of management	1,225 56

(*b*) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	6,122 00
Grand total expenditure	7,347 56

SONS OF ENGLAND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 28 Queen Street West, Toronto.

Organized 12th December, 1874, incorporated 19th February, 1875.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

F. B Cumberland, Grand President.....Toronto.
E. Parnell, jr., Grand Vice-President.....London.
J. W. London, Past Grand President .....Belleville.
B. Hinchcliffe, Grand Treasurer.....Toronto.
John W. Carter, Grand Secretary.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES

Amounts covered by contracts other than endowments or for Sick or Funeral Benefits in force 31st December, 1897 .....$2,862,750 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof. None.

(*b*) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1896			2,735	2,747,000 00
Contracts taken during 1897			195	232,000 00
Gross number and amount on foot at any time during 1897			2,930	2,979,000 00
Deductions:		$ c.		
Contracts matured in 1897	23	23,500 00		
" lapsed in 1897	82	88,500 00		
" surrendered	1	1,000 00		
" cancelled	1	1,000 00		
Disability claims		1,000 00		
Total deductions extended	107	115,000 00	107	115,000 00
			2,823	2,864,000 00
Claims paid but not deducted				1,250 00
Net contracts on foot 31st December, 1897			2,823	2,862,750 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge with a membership of 12,948.

Sixty-seven members of the Society died during 1897.

The total amount of funeral benefits paid in 1897 was $6,550 00.

Sixty-three members' wives died during 1897 and the amount paid in respect thereof was $2,950 00.

Thirty-eight children died during 1897 and the amount paid in respect thereof was $547.50; juvenile lodge, $20.00.

The total amount of cash standing to credit of fund at 31st December, 1897, was $9,665.00.

IV. Sick Benefits.

Number of members who received sick benefits during 1897, 2,140.

The total amount of benefits paid during 1897: Subordinate Bodies, $23,264.12; Juvenile Branch, $336.67.

Number of weeks' sickness experienced in 1897 was 8,154.

Amount paid for medical attendance during 1897 was, Subordinate Bodies, $15,036 77; Juvenile Branch, $330 46.

Total amount of cash standing to credit of fund at 31st December, 1897: Subordinate Bodies, $60,868.44; Juvenile Branch, $2,166.31.

V. Assets.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Mortgages	$3,000 00	.....	.....
Cash value of Bonds, Securities, etc.	300 00	.....	.....
Actual cash on hand at 31st December, 1897	681 27	$8,393 44	$327 42
Cash on deposit in the following banks:			
Imperial Bank, Toronto	25,634 98	.....	.....
Sundry banks, Sundry places	.....	56,289 57	1,839 89
Aggregate of all other assets	3,129 39	.....	.....
Totals assets	$32,745 64	$64,683 01	$2,167 31

VI. Liabilities.

	Grand Body.
Amounts of claims admitted by Society	$1,000 00
" supposed or reported	500 00
" resisted	500 00
" other liabilities	771 96
Total liabilities	$2,771 96

VII. Miscellaneous.

Actions of proceedings instituted or prosecuted by or against the Society during 1897. —Action to recover disability claim for $500 ; still in court.

Assessments for purposes of life insurance certificates are made monthly.

Twelve such assessments were made during 1897, payable 1st of each month.

The books and accounts were duly audited on February 1st, 1898.

Books of account kept by the Society : Cash books and ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of Auditors : W. Barker, George Clay and H. Furze, Toronto.

No changes were made in relation to the management of the Society nor with respect to the constitution.

Number of members in Ontario, 10,023.

Number of certificate holders in Ontario, 2,221.

Number of members in Ontario who died in 1897, 57.

Amount of death benefits paid to Ontario members in 1897, $5,600.00.

VIII. Cash Receipts.

Cash balance from 1896 (not extended)	$27,912 71	
Application fees		$704 50
Initiation fees, registration (F. Ben.)		943 00
Assessments		37,779 63
Per capita tax and levies		4,376 35
Fines		3 00
Charter fees		65 00
Supplies sold		2,771 97
Interest		883 79
Premiums for guarantee of lodge officers		187 75
All other sources		590 80
Total receipts		$48,305 79
By Subordinate Branches		$81 822 75
" Juvenile Branches		1,536 05

Cash Expenditure.

Cash paid during 1897 for :—

(*a*) *Expenses of Management.*

——	Grand Body.	Subordinate Bodies.	Juvenile Branch.
	$ c.	$ c.	$ c.
Commission	238 30		
Law Costs (all departments)	904 54		
Registration Fees	25 00		
Expenses of Annual Meeting	377 47		
Supplies Bought	2,378 25		
Travelling Expenses	863 07		
Rent, Light, Heat and Taxes	300 00		
Managing Officers' Salaries, etc	1,600 00		
Clerk Hire	899 00		
Official Journal	847 32		
Printing, Stationery and Advertising	798 15		
Postage, Telegrams and Express	708 03		
Premiun.s for Guarantee of Lodge Officers	20 00		
Other Management Expenses	361 05		
Total expenses of management	10,320 18	23,028 24	383 29
(*b*) *Miscellaneous Expenditure.*			
Life Insurance payments	24,500 00		
Funeral Benefits	10,067 50		
Sick Benefits		23,264 12	336 67
Medical Attendance	303 15	15,036 77	330 46
Expenditure other than foregoing	133 21		
Total expenditure	45,324 04	61,329 13	1,050 42

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

Annual Statement for the Year Ending 31st December, 1897.

Head Office, 46 King Street West, Toronto.

Organized 27th June, 1876, incorporated in Ontario, 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Alex. Fraser. Grand Chief.....Toronto.
John A. McLean, Grand Chieftain .....Toronto.
Alex. Hay, Grand Treasurer .....Toronto.
Donald M. Robertson, Grand Secretary, 70 Canada Life Bldg ..Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for Endowments, Sick or Funeral Benefits $4,284,000.00

II. Movement in Insurance Certificates.

(*a*) Contracts for Endowment or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits:*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1896.....			4,742	4,099,500 00
Add contracts taken during 1897, new and renewed			793	678,500 00
Gross number and amount of contracts on foot at any time during 1897....			5,535	4,778,000 00
Deductions:		$ c.		
Contracts matured in 1897.....	24	21,000 00		
" lapsed in 1897..... ..	571	473,000 00		
Total deductions extended	595	494,000 00	595	494,000 00
Net contracts on foot 31st December, 1897..	.....	.....	4,940	4,284,000 00

III. Funeral Benefits.

Funeral Benefits (if any) are undertaken by the Subordinate Camps.

Twenty-four members died in 1897.

IV. Sick Benefits.

No Sick Benefits are undertaken under the Constitution and By-laws, but Sick Benefits are voluntarily paid by some Subordinate Camps.

V. Assets.

Cash on deposit, Bank of Hamilton, Toronto	6,111 36
" Dominion Bank, Guelph, and other banks	46,680 83
Dues called, but not yet payable	3,353 35
Aggregate amount of all other assets	988 53
Total assets	$57,134 07

VI. Liabilities.

Amount of claims admitted by Society	$3,000 00
" all other liabilities	524 26
Total liabilities	$3,524 26

VII. Miscellaneous.

One action was instituted by Society during 1897, Sons of Scotland *vs.* Faulkner; action to cancel certificate. Still in court.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1897, payable 1st day of each month.

The Society accounts were audited 31st December, 1897. The books of record or account kept for purposes of insurance certificates or benefits: Registers of Subordinate Camps, showing particulars of each certificate issued, ledger, cash journals.

The names and post office addresses of the Auditors of accounts for 1897, were Alex. McMillan, E. A. Maclaurin, Toronto.

No changes were made during 1897 in the constitution in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1897. No information.

Number of members in Ontario died during 1897, 23.

Amount of death benefits paid to Ontario members during 1897, $20,500.00.

VIII. Cash Receipts.

Cash balances from 1896 (not extended), $31,237.15.

Cash received during 1897 from :

	Grand Camp.	Subordinate Camps.
Initiation fees	.....	$1,046 93
Dues	.....	12,950 54
Assessments	$43,050 45	.....
Per capita tax	4,957 75	.....
Certificates	.....	261 03
Charter fees	988 00	.....
Supplies sold	893 17	.....
Interest	1,180 04	.....
All other sources	.....	3,258 36
Total cash receipts	$51,069 41	$17,517 76

IX. Cash Expenditure.

Cash paid during 1897 :

(*a*) *Expenses of Management :*

Organizing	$1,812 39	$4,969 75
Fraternal Association	30 00	.....
Registration fee	25 00	.....
Interest	151 14	.....
Annual meeting	2,096 63	.....
Supplies bought	457 60	913 37
Travelling expenses	162 77	.....
Salaries, officers and auditors' fees	2,316 12	.....
Rent, light, heat and taxes	333 33	.....
Committees	171 67	.....
Printing, stationery and advertising	440 00	.....
Postage, telegrams and express	357 96	.....
Premiums for guarantee of lodge officers	30 00	.....
Other management expenses	7 35	.....
Total expenses of management	$8,391 96	$5,883 12

(*b*) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	21,000 00	.....
Sick benefits, etc	.....	2,107 32
Expenditure by other than the foregoing	.....	7,882 55
Total expenditure	$29,391 96	$15,872 99

GRAND LODGE SONS OF IRELAND PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 82 Hoskin Avenue, Toronto Junction.

Organized 10th March, 1890, incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at 31st December, 1897, were as follows:

M. A. Harper, Grand President ..... Toronto.
Alex. Douglas, Vice-President ..... Toronto.
W. J. Wadsworth, Grand Secretary ..... Toronto Junction.
W. J. Dunlop, Grand Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which is 476.

Four members died in 1897.

Total amount of Funeral Benefits paid during 1897, $300.

No members' wives died during 1897.

Total cash standing to credit of fund 31st December, 1897, $373.46.

SICK BENEFITS.

Sick Benefits are undertaken by Subordinate Lodges.

Amount of Sick Benefits paid in 1897, $346.50.

No. of weeks' sickness experienced in 1897, 115.

Amount paid for medical attendance during 1897, $348.13.

Total cash standing to credit of Sick Benefit Fund, $285.36.

ASSETS.

Cash on hand 31st December, 1897	$373 46
Dues and assessments due and unpaid	78 88
Other assets	404 34
	$856 68

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made quarterly.

Four assessments were made during the year 1897, payable March, June, September and December.

The Society's accounts were duly audited 8th June, 1897.

Books of record or account, kept for purposes of insurance certificates, are as follows: Day book, cash book, journal and ledger.

Names and post office addresses of Auditors for 1897: W. J. Dunlop, Toronto; A. E. Whinton, Toronto.

No changes were made in 1897 in the organization or management of the Society. Certain changes were made in the Constitution and Rules in relation to benefits.

CASH RECEIPTS

Cash balance from 1896 (not extended)	$279 40	
Cash received during 1897 from:		
Assessments		$386 00
Per capita tax and levies		194 60
Supplies sold		25 70
Total		$606 30

CASH EXPENDITURE.

Cash paid during 1897 for:

(*a*) *Expenses of Management.*

Registration fee	$ 3 00
Expenses of annual meeting	40 96
Supplies bought	68 08
Travelling expenses	15 00
Rent	4 30
Salaries	80 90
Total expenses of management	$212 24

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	300 00
Sick benefits	346 50
Medical attendance	348 15
Grand total	$1,206 89

ORANGE GRAND LODGE, ONTARIO WEST.

ANNUAL STATEMENT FOR YEAR ENDING 28th February, 1898.

Head Office, 14 Berti Street Toronto, Ont.

Organized 20th February, 1860 ; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Wm. M. Lockhart, Grand Master.....Alliston.
D. M. Jermyn, Deputy Grand Master.....Wiarton.
John McMillan, Junior Deputy Grand Master.....Toronto.
F. M. Baldwin, Grand Chaplain.....Aylmer.
E. F. Clarke, Grand Treasurer.....Toronto.
William Lee, Grand Secretary.....Toronto.
W. D. Bowman, Grand Lecturer.....Fonthill.
Samuel Caswell, Grand Director of Ceremonies.....Palmerston.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Primary Lodges with a membership of 22,000
One hundred and seventy-nine members of the Society died during 1897.
Total amount of funeral benefits paid in 1897 in respect of deceased members, $532,05

SICK BENEFITS.

Number of members who received sick benefits during 1897, 184.
Total amount of benefits paid in 1897 in respect of sick members, $1,996.83.
Amount paid for medical attendance during 1897, $2,718.76.

ASSETS.

Actual amount cash on hand 31st December, 1897	$ 8 80
Cash on deposit Bank of Toronto, Toronto	1,477 80
Total	$1,486 60

LIABILITIES.—NONE.

MISCELLANEOUS.

The Society's accounts were audited February 27th, 1897, and March 11th, 1898
Names and addresses of the Auditors for 1897 : John Hewitt, Toronto; T. C. McAvoy, Balsam.

Cash Receipts.

Cash balance from 1896 (not extended)	$2,177 76	
Cash received during 1897 from :		
Per capita tax and levies		$ 1,384 85
Interest and dividends		27 75
Total		$1,412 60

Cash Expenditure.

Cash paid during 1897 for :

(*a*) *Expenses of Management.*

Registration fee	$ 25 00
Expenses of annual meeting	7 60
Rent, light, heat and taxes	50 00
Managing officers' salaries	580 00
Official journal	202 00
Printing, stationery and advertising	88 75
Postage, telegrams and express	135 00
Total expenses of management	$1,088 35

(*b*) *Miscellaneous Expenditure.*

Per capita tax and levies other than for management	583 00
Expenditure other than foregoing	532 41
Total	$ 2,203 76

PROVINCIAL COMMANDERY OF THE R. C. UNION OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Toronto.

Incorporated in Ontario, 26th May, 1894.

Executive Officers of the Society at 31st December, 1897, were as follows:

Wm. Ray, President.....Toronto.
James O'Loane, Vice-President.....Stratford.
Thomas Callaghan, Secretary.....Toronto.
Patrick Farley, Treasurer.....Toronto.
John J. Doyle, Trustee.....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate Branches of the Society; total membership, 326.

One member of the Society died during 1897, and funeral Benefits amounting to $50 were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate and Auxiliary Branches of the Society.

Number of members who received sick benefits in 1897, 27.

Total amount of benefits paid during 1897, $303.86.

Number of weeks' sickness experienced in 1897, 58.

Amount paid for medical attendance, 1897, $191.63.

Balance to credit of fund, 31st December, 1897, $650.62.

ASSETS.—None.

LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited during 1897.

The following books are kept: Cash book and ledger.

Names and post office address of the auditors for 1897: Frank Hallman, Toronto; John J. O'Reilly, Toronto.

Cash Receipts.

Cash receipts during 1897 :

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Initiation fees	.....	$163 00	$22 50
Dues	.....	1,027 10	194 00
Per capita tax	$32 25	.....	.....
Supplies sold	9 10	1 00	.....
Rent	.....	52 00	.....
Interest and dividends	.....	25 89	2 10
Total receipts	$41 35	$1,268 99	$218 60

Cash Expenditure.

Cash paid during 1897 :

(*a*) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Per capita tax	.....	$74 35	.....
Commission	.....	94 00	.....
Registration fee	$3 00	.....	.....
Fuel, light, rent, etc	.....	348 89	.....
Supplies bought	.....	38 00	23 65
Travelling expenses	.....	22 25	.....
Salaries, officers' and auditors' fees	.....	54 00	8 08
Printing, stationery	.....	4 20	.....
Postage and express	.....	43 29	1 30
Other expenses	.....	.....	55
Total expenses of management	$3 00	$679 88	$33 58

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	.....	.....	50 00
Sick benefits	.....	285 86	18 00
Medical attendance	.....	156 13	35 50
Total expenditure	$3 00	$1,121 87	$137 08

EMERALD BENEFICIAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 65 Sheridan Avenue, Toronto.

Organized 4th January, 1874, incorporated in Ontario 9th June, 1893.

The Executive Officers of the Society at the 31st December, 1897, were as follows

David A. Carey, President.....Toronto.

Patrick Brankin, Vice-President.....Ottawa.

William Lane, Secretary-Treasurer .....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1897, $31,150.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

—	Number.	Amount.
		$ c.
Contracts in force 31st December, 1896	182	33,900 00
Add contracts taken during 1897, new	139	13,050 00
Gross number and amount of certificates on foot at any time during 1897	321	46,950 00

	Number.	Amount.	Number.	Amount.
Deductions:		$ c.		
Contracts lapsed in 1897	86	15,800 00		
Total deductions extended			86	15,800 00
Net contracts on foot at 31st December, 1897			235	31,150 00

IV. Sick Benefits.

Sick Benefits are undertaken by the Subordinate Branches and Circles.

Number of members who received Sick Benefits in 1897, 36.

Amount of Benefits paid in 1897 in respect of sick members, $481.00.

Number of weeks' sickness experienced in 1897, 123.

Amount paid for medical attendance during 1897, $211.65.

Amount standing to credit of Sick Benefit Fund, 31st December, 1897, $318 58.

V. Assets.

	Grand body.	Subordinate bodies.	Auxiliary bodies.	Totals.
Actual cash on hand at 31st December, 1897	50 82	171 92	20 56	243 30
Cash in bank	1,075 96	173 07	.....	1,249 03
Assessments unpaid	36 46	162 63	9 70	208 79
Other assets	241 30	605 00	9 00	855 30
Totals	1,404 54	1,112 62	39 26	2,556 42

VI. Liabilities.

Aggregate amount of liabilities	$28 49	$63 33	.. ... .	91.82

VII. Miscellaneous

Assessments are made monthly at fixed rates and are payable on the first of each month.

Twelve such assessments were made during 1897.

The Society's accounts were audited May 13th, August 4th, November 8th, 1897. February 14th, 1898.

The following books of account are kept: Minute, register, day book, ledger and record of claims.

The names and addresses of the auditors for 1897 were as follows: J. McCarthy, James Howell, Joseph Neill, Toronto.

VIII. Cash Receipts.

		Grand branch.	Subordinate branches.	Auxiliary branch.
Cash balance from 1896 (not extended).				
Grand Branch	$1,180 36			
Subordinate Branches	450 39			
Cash received during 1897 from:				
Initiation fees		.....	$31 00	
Dues		$257 77	813 13	$31 27
Per capita tax and levies		397 97	537 54	12 95
Supplies sold		8 05		
Interest		31 70	4 35	
Other sources		28 49	185 72	6 17
Total receipts		$733 98	$1,571 74	$50 39

IX. Cash Expenditure.

Cash paid during 1897 for:			
Per capita tax and levies for management	.....	$212 30	$2 88
Registration	$3 00		
Expenses of annual meeting	5 95	100 15	7 45
Supplies bought	.....	3 10	25
Travelling expenses	13 50		
Rent, light, heat and taxes	.....	204 25	15 00
Salaries, officers' and auditors' fees	205 25	46 33	
Printing, stationery and advertising	18 50	16 20	
Postage, telegrams and express	21 45	13 55	
Premiums for guarantee of lodge officers	18 75		
Total expenses for management	$286 40	$595 88	$25 58
Miscellaneous Expenses.			
Per capita tax, other than for management	.....	102 85	4 80
Sick benefits	.....	448 00	33 00
Medical attendance	.....	204 15	7 50
Gratuities to distressed members	116 36	7 47	
Other expenditures (detailed in memo)	384 80	125 49	10 50
Totals	$787 56	$1,483 84	$81 38

L'UNION ST. JEAN BAPTISTE, D'OTTAWA.

Annual Statement for the Year Ending 31st December, 1897.

Head Office, 160-164 Queen West, Ottawa.

Organized 10th November, 1887, incorporated 18th September, 1888.

The Executive Officers at the 31st December, 1897, were as follows :

J. E. A. Robillard, President.....Ottawa.
Charles Castonguay, Recording Secretary, 37 Sophia Street.....Ottawa.
J. N. Rattey, Treasurer.....Ottawa.

Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which is 463.

Two members of the Society died in 1897.

Total amount of Funeral Benefits paid in respect of deceased members was $950.00.

Number of members' wives deceased in 1897—1.

Amount of Funeral Benefits paid in respect of deceased wives, $75.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1897, $2,436.08.

Sick Benefits.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits in 1897, 71.

Amount of Sick Benefits paid in 1897, $1,012 56.

Number of weeks' sickness experienced in 1897, 253 1-7.

Amount paid for medical attendance during 1897, $183.

Total amount of cash standing to credit of Sick Benefit Fund at December 31st, $2,045.33.

Assets.

Actual cash on hand at 31st December, 1897	$12 56
Cash on deposit in La Banque Nationale, Ottawa	4,478 83
Dues and assessments due and unpaid	169 25
Other assets	341 20
Total assets	$5,001 86

Liabilities —No information.

Miscellaneous.

The Society's accounts were audited monthly and on 14th January, 1898.

The names and addresses of the auditors for 1897 were as follows: Thos. H. Marcil and Joseph Bigras, Ottawa.

No changes were made in the organization or management of the Society in relation to insurance certificates or benefits during 1897.

Cash Receipts.

Cash balance from 1896 (not extended)	$15.48	
Cash received during 1897 from:		
Initation fees		$ 178 75
Dues		2,585 75
Supplies sold		6 10
Rent		20 00
Interest and dividends		172 73
All other sources		153 15
Total receipts		$3,116 48

Cash Expenditure.

Cash paid during 1897 for:	
Registration fee	$ 3 00
Rent, light, heat and taxes	87 00
Managing officers' salaries, etc	9 50
Printing, stationery and advertising	71 30
Postage, telegrams and express	8 39
Other management expenses	18 40
Total expenditure	$197 59

Miscellaneous Expenditure.

Funeral benefits	75 00
Benefits to widows and orphans	950 00
Sick benefits	1,012 56
Medical attendance	183 00
Other expenditure	213 50
Grand total	$2,631 65

ST. JOSEPH SOCIETY OF THE CITY OF OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863, incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Oliver Durocher, President ..... Ottawa.
F. X. Talbot, Secretary-Treasurer ..... Ottawa.

MOVEMENT IN INSURANCE CERTIFICATES.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1896			1,216	1,181,575 00
Add contracts taken during 1897, new or renewed			392	323,900 00
Gross number and amount of certificates on foot at any time during 1897			1,608	1,505,475 00
Deductions :				
		$ c.		
Contracts matured in 1897	14	10,700 00		
Lapsed	155	153,800 00		
Surrendered	1	1,000 00		
Total deductions extended	170	165,500 00	170	165,500 00
Net contracts on foot at 31st December, 1897			1,438	1,339,975 00

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which at 31st December, 1897, was 1,438.

Fourteen members died in 1897.

Amount of benefits paid in respect of deceased members, $11,100.00.

Eleven members' wives died in 1897.

Amount of benefits paid in respect of deceased wives $825.

Amount to credit of funeral fund 31st December, 1897, $12,114.20.

Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1897, 137.

Amount of sick benefits paid, $4,140.48.

Number of weeks' sickness experienced during 1897, 848.

Amount paid for medical attendance, $233.33.

Assets.

Cash value of real estate, less encumbrances	$5,500 00
Actual cash on hand (Treasurer)	331 50
Cash on deposit to the Society's credit in the following chartered banks:	
Le Banque Nationale, Ottawa	1,191 76
Government Savings	5,087 66
Roman Catholic Episcopal Corporation	4,000 00
Dues and assessments called, but not yet payable	4,932 93
Dues and assessments due by members who received one-tenth of their certificates	1,504 28
Interest	1,122 29
All other assets	1,226 74
Total assets	$23,687 16

Liabilities.

Amount of claim supposed or reported	$1,400 00
Other liabilities	100 00
Total liabilities	$1,500 00

Miscellaneous.

One action was instituted against the Society during 1897. Suit for benefits; decision in favor of Society, the member having been suspended for non-payment of dues.

Assessments are made at the death of a member.

Twelve assessments were made during 1897.

Certain changes were made in the organization and management of the Society during 1897, and also in the constitution and rules.

The accounts were audited weekly during 1897.

Names and addresse of auditors: F. R. E. Campeau, J. H Laperriere and A. Allard, Ottawa.

Cash Receipts.

Cash balance from 1896 (not extended) $10,879 26

	Supreme Body.	Subordinate Bodies.
Initiation fees	$2,683 08	$1,839 18
Dues	6,646 10	2,218 35
Assessments	11,638 38	3,610 89
Per capita tax and levies	99 90	28 80
Degrees and cards	41 55	22 60
Rent	155 50	21 50
Interest and dividends	406 91	.....
All other sources	225 10	171 85
Total receipts	$21,896 52	$7,913 17

Cash Expenditure.

(*a*) *Expenses of Management.*

Commission	$1,217 87	$268 97
Law costs	182 47	.....
Registration fees	10 00	.....
Supplies bought	277 76	19 15
Expenses of annual meeting	121 88	.....
Travelling expenses	127 80	.....
Rent, light, heat and taxes	426 83	147 52
Clerk hire	441 66	.....
Official Journal	348 13	.....
Printing, stationery and advertising	66 45	.....
Postage, telegrams and expenses	89 41	36 16
Premiums for guarantee of lodge officers	10 00	.....
Other expenses	97 70	8 00
Total expenses of management	$3,417 96	$476 80

(*b*) *Miscellaneous Expenditure.*

Life insurance claims	11,100 00	.....
Sick benefits	4,140 48	1,204 76
Medical attendance	339 25	106 25
Expenses other than the foregoing	1,515 00	.....
Total expenditure	$20,512 69	$1,787 81

UNITED BROTHERHOOD OF RAILROAD TRACKMEN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Wellington St, Ottawa.

Organized 10th June, 1893; incorporated in Canada 19th March, 1894.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

James Logan, Grand President.....Ottawa.
John Hogan, 1st Vice-President .....Hintonburg.
P. Lavrey, 2nd Vice-President ..... Riviere Du Loup.
H. F. McKenny, Grand Secretary.....Box 20 Hintonburg.
John Hogan, Grand Treasurer .....Hintonburg.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1897 ..... $252,000 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1896....	316	316,000 00
" taken during 1897	31	31,000 00
Gross number and amount of certificates on foot at any time during 1897.	347	347,000 00

	Number.	Amount.		
Deductions:		$ c		
Contracts matured in 1897	1	1,000 00		
Lapsed	94	94,000 00		
Total deductions extended.....	95	95,000 00	95	95,000 00
Net contracts on foot at 31st Dec., 1897.	.....	.....	252	252,000 00

FUNERAL BENEFITS.—None.

III. Sick Benefits.—None.

IV. Assets.

Actual cash in Molson's Bank, Ottawa	$1,417 46
Totals	1,417 46

V. Liabilities.—None.

VI. Miscellaneous.

Assessments are made at each death.

One assessment was made during 1897.

The Society's accounts were audited January, 1898.

Names and addresses of auditors: A. C. Whittier, L. G. Morgan, Ottawa.

Books of record or account kept for purposes of insurance certificates or benefits; Register, ledger and certificate book.

No changes were made during 1897 in the organization or management of the Society.

VII. Cash Receipts.

Cash balances from 1896 (not extended)	$1,106 54	
Dues		$3,112 03
Assessments		167 00
Supplies sold		33 85
Total receipts		3,312 88

VIII. Cash Expenditures.

Cash paid during 1897 for:

Law costs	$50 00
Registration	10 00
Annual meeting	89 75
Supplies bought	153 50
Travelling expenses	343 85
Salaries, officers' and auditors' fees	1,029 50
Printing, stationery and advertising	431 20
Postage, telegrams and express	103 16
Total expenses for management	$2,210 96

Miscellaneous Expenses.

Life insurance claims	576 00
Other payments	215 00
Totals	$3,001 96

OTTAWA UNITY PROTESTANT BENEFIT SOCIETY OF OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 193 Albert Street, Ottawa, Ont.

Organized 1st June, 1868, and incorporated in Ontario, January, 1869.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

D. Storey, President	Ottawa.
W. E. Brown, 1st Vice-President	Ottawa.
John McFarlane, Treasurer	Ottawa.
J. McL. Ross, Financial Secretary	Ottawa.
J. A. Murphy, Recording Secretary	Ottawa.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. Membership, 351.

Four members of the Society died during 1897, and payments were made in respect of funeral benefits amounting to $900.00.

A special levy is made for each benefit paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Seventy-three members received sick benefits during 1897, amounting to $311.00

Number of weeks' sickness experienced during 1897, 279.

Amount paid for medical attendance in 1897, $244.13.

ASSETS.—No information.

LIABILITIES.

Amount of claim	$300 00

MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1897.—None.

Assessments are made for the purposes of Life Insurance at the death of a member. Four such assessments were made during 1897.

The Society's books were duly audited in August, 1897.

Names and post office addresses of the Auditors for 1897 were as follows: F. Gallagher, A. Wilson, Jas. W. Ross, Ottawa.

Cash Receipts.

Cash received during 1897 from:

Initiation fees, etc	$ 53 03
Dues	678 70
Assessments	715 65
Total receipts	$1,447 38

Cash Expenditure.

Cash paid during 1897 for:

(a) Expenses of Management.

Registration fee	$3 00
Rent, light, heat and taxes	45 10
Salaries, officers' and auditors' fees	78 50
Printing, stationery, etc	30 09
Total expenses of management	$156 69

(b) Miscellaneous Expenditure.

Funeral benefits	900 00
Sick benefits	311 00
Medical attendance	244 13
Total expenditure	$1,611 82

CANADA ATLANTIC RAILWAY EMPLOYEES' SICK AND DISABILITY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Ottawa, Ont.

Organized February, 1894, incorporated in Ontario 20th February, 1895.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

B. Shanahan, President.....Ottawa.
H. Kendal, Vice-President ..... "
W. D. J. McEwen, Recording Secretary, 495 McLeod st..... "
W. McFarland, Financial Secretary..... "
W. P. Daly, Treasurer ..... "

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 70.
One member died during 1897, and Funeral Benefits amounting to $50 were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received benefits in 1897, 30.
Amount of benefits paid in 1897 in respect of sick members, $284.00.
Number of weeks' sickness experienced in 1897, $94\frac{2}{3}$.
Amount paid for medical attendance, none.
Amount of cash to credit of fund 31st December, 1897, $44.22.

ASSETS.

Cash on hand and in deposit in Ottawa Bank, $44.22.

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made on the death of a member. One assessment was made during 1897.

The books of the Society were audited in 1897.

Names and post office addresses of the Auditors for 1897 were as follows: E. Aust, W. Ogilvie, B. Shanahan.

CASH RECEIPTS.

Cash balance from 1896 (not extended)	$116.27	
Cash received during 1897, from :		
Application fees		$12 00
Dues		213 25
Assessments		50 00
Total receipts		$275 25

CASH EXPENDITURE.

Cash paid during 1897 for :

(*a*) *Expenses of Management.*

Registration fee	$3 00
Officers' salaries, etc.	6 00
Travelling expenses	3 00
Postage, telegrams and express	1 30
Total expenses of management	$13 30

(*b*) *Miscellaneous Payments.*

Funeral benefits	50 00
Sick benefits	284 00
Total expenditure	$347 30

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1897.

Head Office, Government Buildings, Ottawa.

Organized January, 1872, incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Major C. J. Anderson, Chairman ..... Ottawa.
A. G. Kingston, Treasurer ..... "
W. J. Lynch, Secretary ..... "

I. Currency of Insurance Certificates.

Amount covered by contracts other than for Endowments or for Sick and Funeral Benefits in force 31st December, 1897, $52,600.00.

II. Movement in Insurance Certificates.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits and Funeral Benefits*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1896			278	55,800 00
Add contracts taken during 1897, new and renewed			1	200 00
Gross number and amount of contracts on foot at any time during 1897			279	55,800 00
Deductions:				
		$ c.		
Contracts matured in 1897	9	1,800 00		
" lapsed in 1897	7	1,400 00		
Total deductions extended	16	3,200 00	16	3,200 00
Net contracts on foot 31st December, 1897			263	52,600 00

III. and IV. Funeral and Sick Benefits.—None

V. Assets.

Cash in Government Savings Bank, Toronto	$2,372 22

VI. Liabilities —None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1897.—No information.

The Society's books were duly audited on 18th January, 1898.

Names and post office addresses of the Auditors for 1897 were as follows: Richard Devlin, W. B. A. Hill.

VIII. Cash Receipts.

Cash balances from 1896 (not extended)	$2,587 84	
Dues		$1,561 49
Interest and dividends		81 89
Total receipts		$1,643 38

IX. Cash Expenditure.

Registration fee	3 00
Salaries, officers' and auditors' fees	50 00
Printing, stationery, advertising and postage	6 00
Total expenses of management	$59 00

Miscellaneous Expenditure.

Life insurance claims	1,800 00
Total expenditure	$1,859 00

GRAND DIVISION OF THE ORDER OF THE SONS OF TEMPERANCE OF CANADA WEST.

The insurance feature of this Society is managed by an auxiliary branch known as the Sons of Temperance National Mutual Relief Society, Washington, D.C.

Annual Statement for the Year Ending 31st December, 1897.

Chief Agent and Attorney for the Province of Ontario, W. H. Bewell, Whitby.

Organized 25th June, 1879, incorporated 25th June, 1879.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Benj. R. Jewell, President ..... Stoneham, Mass.
F. M. Bradley, Gen.-Secretary ..... Washington, D.C.
J. H. Roberts, Treasurer ..... Boston, Mass.

I. Currency of Insurance Certificates.

Amount covered by contracts other than Endowments, or for Sick or Funeral Benefits, at 31st December, 1897, $1,176,450.00.

II. Movement in Insurance Certificates.

(*a*) Contracts for Endowment or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1896	1,054	1,261,150 00
Add contracts taken during 1897, new or renewed	58	57,800 00
Gross number and amount of contracts on foot at any time during 1897	1,112	1,318,950 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1897	19	15,500 00		
" lapsed in 1897	84	115,000 00		
" reduced		12,000 00		
Total deductions extended	103	142,500 00	103	142,500 00
Net contracts on foot at 31st December, 1897			1,009	1,176,450 00

III. and IV. Funeral and Sick Benefits.—None.

V.—Assets.

Boston Bank, Boston	$2,145 38
Total assets	$2,145 38

VI.—Liabilities.—None.

VII.—Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1897.—None.

Assessments are made the last of each month.

The following books are kept: Register of membership, Subordinate Division Register of membership, Record Book, Cash Book by items, Cash Book by days.

Name and post office address of the auditor for 1897 was E H. Hopkins, 343 E 119th street, New York City.

No changes were made during 1897 in the organization or management of the Society.

Number of certificate holders in Ontario 31st December, 1897—86.

Number of members in Ontario who died during 1897—3.

Amount paid for death benefits in Ontario during 1897—$3,500.

VIII. Cash Receipts.

Cash balance for 1896 (not extended)	$474 44	
Cash received during 1897 from:		
Assessments		$34,942 62
Total cash receipts		$34,942 62

IX. Cash Expenditure.

Cash paid during 1897 for:

(*a*) *Expenses of Management.*

Commission	$ 132 00
Annual meeting	68 85
Travelling expenses	235 31
Rent, light, heat and taxes	258 00
Salaries, officers' and auditors' fees	2,004 25
Clerk hire	1,200 00
Official journal	92 00
Printing, stationery and advertising	92 27
Postage, telegrams and express	737 13
Total expenses of management	$4,819 81

(*b*) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	27,819 00
Total expenditure	$32,638 81

THE MERCHANTS' LIFE ASSOCIATION.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 32 Yonge Street Arcade, Toronto, Ont.

The Society was organized on the 6th November, 1882, incorporated in Ontario 30th November, 1883, and reincorporated 23rd June, 1893, under 56 Vic. c. 32.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Hon. John Dryden, President ..... Toronto.
Emerson Coatsworth, 1st Vice President ..... Toronto.
R. S. Williams, 2nd Vice-President ..... Toronto.
J. G. Howarth, Secretary-Treasurer ..... Toronto.

Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1896	271	400,500 00
Add contracts taken during 1897, new or renewed	279	338,200 00
Gross number and amount of contracts on foot at any time during 1897	550	738,700 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts lapsed in 1897	74	93,000 00		
Total deductions extended			74	93,000 00
Net contracts on foot at 31st December, 1897			476	645,700 00

FUNERAL BENEFITS.

No members died during the year 1897.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1897, 15.
Amount paid for sick benefits in 1897, $165.83.
Number of weeks' sickness experienced during 1897, 25½.

* This Association has, under the statutory provision on that behalf, made a voluntary deposit $5,000.

ASSETS.

Actual cash on hand	$5,000 00
Cash in Imperial Bank, Toronto	2,493 55
Premiums called but not yet payable	3,103 29
Total assets	$10,596 84

LIABILITIES.

No information.

MISCELLANEOUS.

Assessments, none made, fixed payments.

The books were audited December 31st, 1897.

The following books of record and account are kept: Contract Register, Cash Book, Ledger, Journal, Disability Register.

Names and post office addresses of the Auditors for 1897, Messrs. Clarkson & Cross.

No changes were made during 1897 in the organization in relation to insurance certificates or benefits.

CASH RECEIPTS.

Cash received during 1897, from:

Application fees	$13 50
Premiums	6,530 83
Cash from guarantors	7,529 70
Interests and dividends	69 06
Total receipts	$14,143 09

CASH EXPENDITURE.

Cash paid during 1897, for:

(*a*) *Expenses of Management.*

Charter fees	$750 00
Commission	2,495 09
Office furniture	28 58
Petty cash	82 66
Rent, light, heat and taxes	312 48
Travelling expenses	39 20
Officers' salaries	2,306 45
Clerk hire	206 65
Printing, stationery and advertising	160 47
Postage, telegrams, etc	78 45
Other expenses (detailed in memo.)	266 30
Total expenses of management	$6,726 33

(*b*) *Miscellaneous Payments.*

Sick benefits	165 83
Medical attendance	447 71
Total expenditure	$7,339 87

MUTUAL MASONIC COMPACT.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1897.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871 ; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Edwin Goodman, President ..... St. Catharines.
William F. Clarke, Vice-President ..... Grimsby.
Levi Yale, Secretary-Treasurer ..... St. Catharines.

MOVEMENT IN INSURANCE CERTIFICATES.

Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1896	146	14,600 00
Add contracts taken during 1897, new or renewed	3	300 00
Gross number and amount of contracts on foot at any one time during 1897.	149	14,900 00

	Number.	Amount.		
Deductions :		$ c.		
Contracts matured in 1897	3	300 00		
Total deductions extended	3	300 00	3	300 00
Net contracts on foot			146	14,600 00

ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines	$735 81

LIABILITIES.—None.

MISCELLANEOUS.

Assessments for the purpose of life insurance certificates are made when found necessary.

Two assessments were made during 1897.

The accounts of the Society were audited on the 10th February, 1898.

Books of record or account kept for purposes of insurance certificates are : Cash book and journal, ledger, membership roll and list of beneficiaries.

Names and post office addresses of Auditors for 1897 : W. A. Mittleberger, St. Catharines, and Wm. H. Read, St. Catharines.

CASH RECEIPTS.

Cash balance from 1896 (not extended)	$731.61	
Cash received during 1897 from :		
Application fees		$ 4 50
Assessments		289 00
Interest and dividends		24 05
Total receipts		$317 55

CASH EXPENDITURE.

Cash paid during 1897 for :

(*a*) *Expenses of Management.*

Commission	$44 45
Registration fee	3 00
Printing, stationery and advertising	11 00
Postage, telegrams and express	4 25
Total expenses of management	62 70

(*b*) *Miscellaneous Expenditure.*

Life Insurance claims	300 00
Total expenditure	$362 70

CATHOLIC ORDER OF FORESTERS.

Annual Statement for the Year Ending 31st December, 1897.

Head Office of the Society, 108 LaSalle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, Philip De Gurchy, 72 King Street E., Toronto, Ont.

Organized 24th May, 1883, and incorporated under laws of the State of Illinois, 24th May, 1883.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Thomas H. Cannon, High Chief Ranger.....Chicago.
M. A. Talbot, High Vice-Chief Ranger .....Quebec.
Theo. B. Thiele, High Secretary.....Chicago.
Thomas J. Callen, High Treasurer.....Milwaukee.
Thos. F. O'Malley, Medical Examiner.....Chicago.

I. Currency of Insurance Certificates.

Amount covered by Endowment Contracts in force 31st December, 1897.—None.

Amount covered by Contracts other than for Endowments, or for Sick or Funeral benefits, $57,240,500.00.

II. Movement of Insurance Certificates.

(*a*) Contracts for Endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1896	43,898	45,397,000 00
Add contracts taken during 1897, new or renewed	13,891	14,252,000 00
Gross number and amount of contracts on foot at any time during 1897	57,789	59,649,000 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1897	336	352,500 00		
Contracts suspended, 1897				
Contracts cancelled in 1887	2,050	2,056,000 00		
Contracts resigned, 1897				
Total deductions extended	2,386	2,408,500 00	2,386	2,408,500 00
Net contracts on foot at 31st December, 1897			55,403	57,240,500 00

Sick and Funeral Benefits.

Sick and Funeral Benefits being matters of option with Subordinate Courts, no reports of same are made to the High Court.

V. Assets.

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:	
Milwaukee National Bank, Milwaukee, Wis	$40,616 16
National Exchange, "	7,268 05
First National Bank, "	15,350 00
Marshal & Ilsley Bank, "	6 500 00
Dues and assessments due and unpaid	7,217 09
Amount of all other assets	8,549 79
Total assets	$85,501 09

VI. Liabilities.

Amount of claims supposed or reported	$32,000 00
" " resisted	1,000 00
" statutory liability (Illinois)	1,000 00
Total liabilities	$34 000 00

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1897 in Ontario.—None.

Assessments are made monthly, and are payable within forty days of call.

Eleven such assessments were made during the year 1897.

The Society's books were audited in January and August, 1897.

Books kept by Society : Rosters, endowment register books, ledger, journal, cash books.

Names and post office addresses of the Auditors for 1897 were as follows : J. J. Sloan, Chicago ; J. E. Meany, Reedsville, Wis. ; F. X. Bilodeau, Montreal.

Certain changes were made during 1897 in the organization or management of the Society in relation to insurance certificates which are filed herewith.

No changes were made during 1897 in the constitution or rules of the Society.

Number of certificate holders in Ontario 31st December, 1897, 4,394.

Number of members in Ontario who died during 1897, 16.

Amount of death benefits paid to Ontario members during 1897, $16,125.

VIII. Cash Receipts.

Cash balance from 1896 (not extended)	
Cash received during 1897 from :	
Assessments	$359,324 01
Per capita tax and levies	23,175 17
Charter fees	10,000 00
Supplies sold	14,555 94
Total receipts	$407,055 12

IX. Cash Expenditure.

(a) *Expenses of Management.*

Commission to organizers of new courts	$7,700 00
Law costs	1,184 93
Registration fees	130 70
Annual meeting	4,464 62
Supplies bought	7,680 40
Travelling expenses	432 30
Rent, light, heat, taxes	1,350 00
Salaries, officers' and auditors' fees	6,487 96
Clerk hire	5,485 56
Official journal	7,110 38
Printing, stationery, advertising, postage	3,428 65
Postage, telegrams and express	2,117 92
Total expenses of management	$47,573 42

(b) *Miscellaneous.*

Life insurance claims	327,200 00
Total expenditure	$374,773 42

KNIGHTS OF ST. JOHN AND MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 56-58 Pine St., New York City.

Organized 7th March, 1883; incorporated 12th March, 1883.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

James M. Goodenough, M. E. Grand Commander....New York, N.Y.
James Houghtaling, V. E. Grand Chancellor.....New York, N.Y.
Millard F. Smith, V. E. Grand Almoner.....New York, N.Y.
Leopold Leo, V E Grand Attorney General.....New York, N.Y.
C. P. Gildersleeve, M.D., V. E Grand Medical Examiner.....Brooklyn, N.Y.
Charles Ridenbough, V. E. Grand Trustee.....Philadelphia.
Charles Hayward, V E Grand Trustee.....Wilmington.
Charles Ewald, V. E Grand Trustee.....Brooklyn.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts—NONE

Amount covered by Contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1897, $4,818,000.

MOVEMENTS IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—NONE.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits*—

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1896	3,773	4,799,000 00
Add contracts taken during 1897, new or renewed	432	546,000 00
Gross number and amounts of contracts on foot at any time during 1897	4,205	5,345,000 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1897 by death	54	67,000 00		
" lapsed, 1897	363	460,000 00		
Total deductions extended			417	527,000 00
Net contracts on foot 31st December, 1897			3,788	4,818,000 00

III. and IV. Funeral and Sick Benefits.

Fifty-four members died during 1897.

Subordinate Encampments arrange for Funeral and Sick Benefits as they may think proper.

V. Assets.

Cash on hand as per Auditor's Statement: None.

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:

Knickerbocker Trust Co., New York City	$7,589 21
Hide and Leather Bank, New York City	1,403 69
Dues and assessments called, but not yet payable	6,151 82
Total assets	$15,144 72

VI. Liabilities.

Amount of claims admitted	$1,000 00
" " supposed or reported	17,000 00
" " resisted	6,000 00
Total	$24,000 00

VII. Miscellaneous.

Actions or proceedings were instituted or prosecuted by or against the Society during 1897.—No information.

Assessments are made whenever necessary to pay claims, and are payable thirty days from date of call.

Twenty assessments were made during 1897.

The accounts of the Society were audited in September, 1897.

Books of record or account kept by the Society: Cash books, ledgers, and registers for the several departments.

Names and post office addresses of the auditors for 1897: J. W. Streeton, New York; W. H. Spicer, New York; J. P. Sparr, Brooklyn.

Certain changes were made during 1897 in the Constitution and Laws in relation to insurance certificates or benefits, and are filed with the annual statement.

Number of certificate holders in Ontario, 116.

No members in Ontario died during 1897.

No death benefits were paid to Ontario members during 1897.

VIII. Cash Receipts.

Cash balance from 1896 (not extended)	$11,127 38	
Cash received during 1897 from:		
Application fees		$ 247 50
Assessments		49,568 63
Per capita tax and levies		3,731 20
Charter fees		25 00
Supplies sold		526 19
Total receipts		$54,098 52

IX. Cash Expenditure.

Cash paid during 1897 for:

(a) *Expenses of Management.*

Organizing expenses	$ 151 03
Expenses of annual meeting	138 25
Travelling expenses	134 10
Rent, light, heat and taxes	265 83
Salaries, officers' and auditors' fees	1,574 98
Printing, stationery, advertising, postage, etc	824 90
Postage, telegrams, etc	310 00
Other expenses (detailed in memo.)	433 91
Total expenses of management	$3,833 00

(b) *Miscellaneous.*

Life insurance claims	52,400 00
Total expenditure	$56,233 00

IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 216 Manning Ave., Toronto.

Organized 9th January, 1869, and incorporated in Ontario 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Angus McDonald, President ..... Toronto.
James Cummings, First Vice-President ..... Hamilton.
Mrs. J. Stewart, Second Vice-President ..... Toronto
J. J. Flanagan, Secretary ..... Toronto.
William Lavoie, Treasurer ..... Paris.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by Grand Body, the membership of which at 31st December, 1897, was 244.

Two members of the Society died during 1897.

Total amount of Funeral Benefits paid during 1897, $200.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1897, $700.43.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Branches.

Thirty-nine members of the Society received Sick Benefits during 1897.

Total amount of benefits paid in 1897, $430.00.

Total amount paid for medical attendance in 1897, $208 02.

Number of weeks' sickness experienced in 1897, 114.

ASSETS.

	Grand Body.	Subordinate Bodies.
Actual cash on hand, Treasurer's hands, December 31, 1897..	$34 10	$107 25
Cash in Bank of Commerce, Paris	677 18	82 77
" " Hamilton	23 25	86 09
" Home Savings Bank, London	.....	134 90
All other assets	.....	985 00
Total assets	$734 53	$1,396 01

LIABILITIES —None.

MISCELLANEOUS.

Four assessments were made during the year 1897, payable 1st January, April, July and October.

The Grand Branch books were audited July 13th, 1897.

Local Branch books were audited January, April, July, October.

Names and addresses of Auditors for 1897 were as follows : J. W. Smith, Hamilton ; J. J. Flanagan, Toronto.

Cash Receipts.

	Grand Body.	Subordinate Bodies.
Cash balances from 1896 (not extended)	$679 98	$477 23

Cash received during 1897 from :

	Grand Body.	Subordinate Bodies.
Dues	.....	$970 00
Initiation fees	.....	48 00
Assessments, death	$240 75	203 75
Per capita tax	59 50	24 30
Rent	.....	135 50
Supplies sold	3 35	.....
Interest and dividends	16 40	6 27
All other sources	.....	240 88
Total receipts	$320 00	$1,628 70

Cash Expenditure.

Cash paid during 1897 for :

(a) Expenses of Management

	Grand Body.	Subordinate Bodies.
Per capita tax for management	.....	$59 50
Registration fee	$3 00	.....
Supplies bought	.....	3 35
Travelling expenses	.....	24 00
Rent, light, heat and taxes	.....	474 20
Salaries	37 50	30 00
Printing, stationery, advertising	12 95	27 43
Postage and express	1 00	2 46
Total expenses of management	$54 45	$620 94

(b) Miscellaneous Expenditure.

	Grand Body.	Subordinate Bodies.
Per capita tax	.....	240 75
Funeral benefits	200 00	.....
Sick benefits	.....	430 00
Medical attendance	.....	208 02
Gratuities to distressed members	.....	21 00
Expenditure other than foregoing	11 00	174 21
Total expenditure	$265 45	$1,694 92

TORONTO POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Police Headquarters, Toronto.

Organized 1st January, 1882; incorporated 2nd March, 1882.

The Executive Officers of the Society at 31 December, 1897, were as follows:

James Stephen, Chairman ..... Toronto.
Charles Seymour, Secretary ..... Toronto.
H. J. Grassett, Treasurer ..... Toronto.

MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowment or for benefits in the nature thereof:

Contracts in force 31st December, 1896	257
New contracts taken during 1897	10
	267
Deductions:	
Contracts surrendered, in 1897	9
Net endowment contracts on foot 31st December, 1897	258

ASSETS.

Cash value of real estate	$24,200 00
Mortgages	31,164 00
Rents	291 00
Cash on deposit in Imperial Bank, Toronto	8,897 84
" City Treasury	44,569 38
Interest due and accrued	379 70
Total assets	$109,501 92

LIABILITIES.

Claims admitted by the Society (since paid)	$313 56

MISCELLANEOUS.

No action was instituted against the Society in 1897.

Twelve assessments were made during the year 1897, the first day of each month.

The Society's accounts for the year 1897 were duly audited on the 7th day of February, 1898.

The books of account and record are: Pensioners' Ledger and Minute Book.

The Auditors for 1897 were: Richard Lee and Edward Hales, Toronto.

No changes were made during the year 1897 in the Constitution and Rules of the Society in relation to assessments and pensions.

Cash Receipts.

Cash balance from 1896 (not extended)	$746 02	
Assessments		$9,831 18
Fines and stoppages		1,578 98
Rent		734 39
Interest and dividends		1,343 42
Other sources		963 01
Total receipts		$14,450 98

Cash Expenditure.

(*a*) *Expenses of Management*

Law costs	$150 00
Registration fee	3 00
Printing, stationery and advertising	5 90
Total expenses of management	$158 90

(*b*) *Miscellaneous Expenditure.*

Endowments or payments in the nature thereof	763 66
Life insurance claims other than endowment	2,043 18
Expenditure other than foregoing	3,333 42
Total expenditure	$6,299 16

HAMILTON POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office Hamilton, Ont.

Organized 8th December, 1890; incorporated, 13th February, 1891.

The Executive Officers of the Society on the 31st December, 1897, were as follows:

Ian McKenzie, Chairman	Hamilton.
John Timson, Secretary	Hamilton.
David Coulter, Committeeman	Hamilton.
James Barron, "	Hamilton.
Alfred Moore, "	Hamilton.
William Hawkins, "	Hamilton.
Alexander Smith, Treasurer	Hamilton.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 50.
Total amount of Funeral Benefits paid during 1897, $175.
One member of the Society died during 1897.

ASSETS.

Cash value of mortgages	$5,000 00
Cash on deposit to Society's credit in Bank of Hamilton	7,103 34
Interest due (since paid)	150 00
Total	$12,253 34

LIABILITIES.—None.

MISCELLANEOUS.

An action was instituted against the Society during 1897 by Eliza Miller and others to recover $1,294.97. Judgment for defendants; decree reversed in Divisional Court and judgment given for plaintiffs; an appeal to Court of Appeals is pending.

Twelve assessments were made during 1897.

The books of record for purpose of Insurance Certificates are Members' Register, etc.

The accounts for the year 1897 were duly audited on 27th January, 1898.

Names and addresses of Auditors: Samuel H. Kent and Walter Anderson, Hamilton.

CASH RECEIPTS.

Cash balance from 1896 (not extended)	$6,658.21	
Dues from members, fines and deductions		$ 1,218 34
Donations		22 00
Interest on mortgage and bank		403 79
Total receipts		$1,644 13

CASH EXPENDITURE.

Law costs	$300 00
Registration fee	3 00
Salaries, auditor's services	16 00
Clerk hire	3 00
Printing	2 00
Total expenses of management	324 00
Funeral Benefits	175 00
Gratuities to members	700 00
Grand total	$1,199 00

LONDON POLICE BENEFIT FUND ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Police Headquarters, London.

Organized 1st January, 1887 ; incorporated 22nd March, 1895.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

*Robt. Adams, Chairman	London.
Robert Egleton, Secretary	London.
W. T. Williams, Treasurer	London.

ASSETS.

Bonds, debentures, etc	$ 7,000 00
Cash on deposit in Huron and Erie Savings Bank	5,797 73
Total assets	$12,797 73

LIABILITIES.—None.

MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society during 1897.

A percentage is deducted from salaries monthly. The Society's accounts were audited 17th January, 1898. The books of record or account kept are : ledger and journal. No. of members, 37.

Names and addresses of auditors for 1897 : John Pope and William Rider, London.

CASH RECEIPTS.

Cash balance from 1896 (not extended)	$4,162.32	
Assessments		$932 69
Interest and dividends		590 89
All other sources (donations)		550 00
Total receipts		$1,873 58

CASH EXPENDITURE.

Expenses of Management.

Registration	$3 00
Printing	4 00
Total expenses of management	7 00
Pension paid	231 17
Total expenditure	$238 17

DAUGHTERS AND MAIDS OF ENGLAND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 604 Gerrard Street, Toronto, Ont.

Organized 7th November, 1890; incorporated 9th January, 1895.

Executive Officers of the Society at the 31st December, 1897, were as follows:

Edward W. Trump,	Grand President	St. Thomas.
Charlotte F. Smith	" Past "	Whitby.
Emma Johnson	" Vice "	Toronto.
Joseph Shone	" Treasurer	814 Yonge St. Toronto.
Leonard George Cross	" Secretary	604 Gerrard St. E., Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Lodge; total membership, 1,718.

Five members of the Society died during 1897, and Funeral Benefits amounting to $250.00 were paid.

Total amount of cash standing to the credit of Funeral Benefit Fund at 31st December, 1897, was $1,823.07.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Lodges.

Number of members who received Sick Benefits in 1897; Subordinate Bodies, 186; Juveniles, 11; total, 197.

Total amount of benefits paid during 1897, Subordinate Bodies, $1,849.43; Juvenile Branch, $24.84; total, $1,874.77.

Number of weeks' sickness experienced in 1897, by Subordinate Bodies, 872⅝; Juveniles, 23, total, 895⅝.

Amount paid for medical attendance during 1897, Subordinate Bodies, $1,611.33; Juvenile Bodies, $117.05; total, $1,728.38.

Total amount cash standing to credit of Sick Benefit Fund of Subordinate Bodies at 31st December, 1897, $2,556.01; Juvenile Branch, $324.54; total, $2,880.55.

ASSETS.

	Grand Body.	Subordinate Bodies.	Juveniles.
Actual cash on hand as per audit statement	$ 752 32	$ 981 88	$ 31 90
Cash on deposit, not drawn against, in Bank of Montreal, Toronto	1,001 55	.....	.....
Other banks	.....	1,599 13	292 64
All other assets	296 51	1,525 64	35 09
Total assets	$2,050 38	$4,106 65	$359 63

LIABILITIES.

Aggregate amount of all liabilities	7 50	164 97	.....

Miscellaneous.

Actions or proceedings instituted by or against the Society during 1897.—None.

Assessments for the purposes of life insurance were made quarterly during 1897.

Four such assessments were made during 1897, payable March 31st, June 30th, September 30th and December 31st.

The Society's books were audited 6th February, 1898.

The following books of record are kept: Cheque book, cash book, ledger and register book.

The names and post office addresses of the auditors for 1897 are as follows: Frank H. Revell, Hamilton; Lamar Fidler, Toronto; William Harris, Toronto Junction.

Number of members in Ontario at 31st December, 1897, 1,314

Number of members who died during 1897, four.

Amount of death benefits paid to Ontario members during 1897, $200.00.

Cash Receipts.

Cash balance from 1896 (not extended):	
Grand body	$1,353 53
Subordinate bodies	1,865 79
Juvenile branches	273 69

Cash received during 1897 from:

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Application fees	.....	$183 00	.....
Initiation fees	.....	313 75	$8 95
Dues	.....	6,258 68	244 03
Assessments	$671 95	.....	.....
Per capita tax and levies	497 23	.....	.....
Supplies sold	316 94	20 30	05
Interest	28 63	33 28	.....
Total receipts	$1,514 75	$6,836 01	$253 03

Cash Expenditure.

Cash paid during 1897 for:

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Per capita tax and levies	.....	497 23	.....
Registration fee	$10 00	.....	.....
Expenses of Annual Meeting	96 30	.....	.....
Supplies bought	370 03	296 10	20 84
Travelling expenses	30 85	.....	.....
Salaries, auditors' and officers' fees	153 63	.....	.....
Postage, telegrams and express	74 94	.....	.....
Printing, stationery and advertising	5 00	.....	.....
Premium for guarantee of lodge officers	6 00	.....	.....
Total expenses of management	$746 75	$793 34	20 84

(b) Miscellaneous.

Funeral benefits	250 00	.....	.....
Sick "	.....	1,611 33	24 84
Medical attendance	.....	1,849 43	117 05
Other expenditures	48 46	.....	.....
Total	$1,045 21	$4,254 09	$162 73

THEATRICAL MECHANICS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 152 Dovercourt, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Chas. Fairhead, President ..... Toronto.
W. E. Meredith, Recording Secretary ..... Toronto.
John Gray, Financial Secretary ..... Toronto.
James Lydon, Treasurer ..... Toronto.

FUNERAL AND SICK BENEFITS.

Total membership of Society, 69.
Funeral and Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits in 1897, 10.
Total amount of Sick Benefits paid during the year 1897, $132.
Number of weeks' sickness experienced, 22.
Medical attendance, $108.
Amount of cash standing to credit of Sick Benefit Fund, $4,121 57.

ASSETS.

Cash on hand as per Auditors' Statement	$ 14 57
Canada Permanent Building Society, Toronto	2,500 00
Home Savings Loan Society, "	1,607 20
" " (special) "	254 31
Aggregate amount of all other Assets	48 00
Totals	$4,124 08

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were duly audited in April, July, October, 1897, and January, 1898.

Cash Receipts

Dues, etc	$443 95
Interest and dividend	157 07
All other sources	54 72
Total receipts	$655 74

Cash Expenditure

(a) Expenses of Management

Registration	$ 3 00
Delegate to Grand Lodge	75 00
Rent, light, heat and taxes	18 00
Salaries, officers' and auditors' fees	35 00
Printing, stationery and advertising	19 50
Postage, telegrams, etc	10 13
Total expenses of management	$160 63

(b) Miscellaneous Expenditure.

Sick benefits	132 00
Medical attendance	108 00
Other expenses	9 35
Total expenditure	$409 98

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Toronto, Ont.

Organized 2nd December, 1887 ; incorporated in Ontario 28th September, 1894.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Jos. M. Dawson, President.....Toronto.
John W. Gray, Secretary .....Toronto.
Will J. Obernier, Treasurer.....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. Total membership of which is 49.
No members died during 1897, and no funeral benefits were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Three members received sick benefits during 1897.
Amount of benefits paid in 1897 in respect of sick members, $18.00.
Six weeks' sickness was experienced in 1897.
Amount of cash to credit of fund, 31st December, 1897, $735.68.

ASSETS.

In the hands of Treasurer	$ 25 00
Cash on deposit to Society's credit, not drawn against, in the following banks :	
Imperial Bank, Toronto	710 68
Dues and assessments	13 50
Other assets	1 35
Total assets	$ 750 53

LIABILITIES.—None.

MISCELLANEOUS.

Dues are payable monthly by the members. Twelve assessments made during 1897
The books of the Society were audited in June and December of 1897.
Names and post office addresses of the Auditors for 1897 were as follows : W. A Caswell, T. Fudge, H. Elton, Toronto.

Cash Receipts.

Cash balance from 1896 (not extended)	$ 619 36	
Initiation		$ 83 00
Dues		136 60
Fines		4 50
Supplies sold		90
Interest		17 58
Other sources		65
Total		$ 243 23

Cash Expenditure.

Expenses of Management.

Registration	$ 3 00
Rent, light, heat	16 00
Salaries	15 00
Printing, stationery, etc.	13 00
Postage, telegrams, etc.	12 36
Total expenses of management	$ 59 36

Miscellaneous Expenses

Per capita tax	5 49
Sick Benefits	18 00
Donations	9 00
Other expenditure	34 25
	$ 126 10

TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Richmond Street, Toronto, Ont.

Organized 16th January, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1897, were as follows.

Thomas Graydon, Chairman.....Toronto.
Jno. Thompson, Secretary.....Toronto.
R. T. Coady, Treasurer.....Toronto.

MOVEMENT IN INSURANCE CERTIFICATES.

Contracts in force 31st December, 1896	150
Add contracts taken in 1897	13
Gross number on foot at any time during 1897	163
Contracts matured	4
Net contracts on foot at 31st December, 1897	159

SICK AND FUNERAL BENEFITS.

No Sick or Funeral Benefits are undertaken.

ASSETS.

Cash value of securities	$23,926 18
Total	$23,926 18

LIABILITIES.—None.

MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1897.

Assessments are made monthly, and are payable on the first day of each month.

The books were duly audited during 1897 by the Corporation Auditors.

Cash Receipts

Cash balance from 1896 (not extended)	$22,481 84
Cash received during 1897 from :	
Assessments	$2,234 58
Interest	890 29
Total	$3,124 87
Donations as under :	
Toronto Electric Light Co	50 00
P. W. Ellis & Co	25 00
Eckhardt & Co	50 00
Comet Cycle Co	25 00
Firstbrook Bros	50 00
E. J. Perkins	25 00
Eckhardt & Co	25 00
C. Rogers, Sons & Co	25 00
Gutta Percha & Rubber Co	50 00
A. J. H. Eckhardt	60 00
Dr. Ogden	25 00
Total	$3,534 87

Cash Expenditure.

Cash paid during 1897 for :	
Registration fee	$3 00
Total expenses of management	$3 00

Miscellaneous Expenditure.

Insurance claims paid	1,918 13
Endowments or payments in the nature thereof	169 40
Total expenditure	$2,090 53

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Queen Street West, Toronto.

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Organized 27th February, 1888; incorporated in Ontario, 12th March, 1888.

The Executive Officers at the 31st December, 1897, were as follows:

D. A. G. Glionna, President ..... Toronto
G. Massai, Vice-President ..... Toronto.
M. A. Glionna, Secretary ..... Toronto.
R. Laraio, Financial Secretary ..... Toronto.
R. V. Glionna, Treasurer ..... Toronto.
N. Lubracio, G. Glionna, D. D'Alesundeo, D. Alberti, } Executive Committee ..... Toronto

FUNERAL BENEFITS

The Society undertakes Funeral Benefits.
The membership at 31st December, 1897, was 50.
Total amount paid for Funeral Benefits, nil.
No benefit is paid in respect of wives of members.

SICK BENEFITS.

The Society undertakes Sick Benefits.
Number of members who received Sick Benefits in 1897, 15.
Total amount of Sick Benefits paid in 1897, $43.30.
Number of weeks' sickness experienced in 1897, 14½.
Amount paid for medical attendance during 1897, $44.50.
Amount standing to credit of fund 31st December, 1897, $950.89.

ASSETS.

Actual cash on hand December 31st, 1897	$ 28 94
Cash on deposit in Government Savings Bank, Toronto	921 95
Total assets	$950 89

LIABILITIES.—None.

CASH RECEIPTS.

Cash balance from 1896 (not extended)	$793 99	
Cash received during 1897, from:		
Application fees		$ 44 00
Dues		210 50
Supplies sold		10 00
Interest		33 54
All other sources		51 20
Total receipts		$349 24

CASH EXPENDITURE.

Cash paid during 1897 for:	
Subscription Children's Hospital	$ 10 00
Registration fee	3 00
Picnic	53 33
Rent, light, heat and taxes	13 00
Officers' salary	12 00
Printing, postage, etc	13 25
Total expenses of management	$104 58

(*b*) *Miscellaneous Expenditure.*

Sick benefits	43 30
Medical attendance	44 50
Total expenditure	$192 38

ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Berlin, Ont.

Organized 1st May, 1892, and incorporated in Ontario, 2nd August, 1894.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

John Motz, President ..... Berlin.
Andrew Englert, Vice-President ..... Berlin.
John H. Mayer, Recording Secretary ..... Berlin.
Joseph Fuhrmann, Financial Secretary ..... Berlin.
F. R. Rohleder, Treasurer ..... Berlin.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 197. No members of the Society died during 1897.

Amount paid for Funeral Benefits during 1897, nil.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Forty-five members received Sick Benefits during 1897, amounting to $671.50.

Number of weeks' sickness experienced during 1897, 167 7/8.

Amount paid for medical attendance, $56 50.

Total amount of cash standing to the credit of the General Fund from which benefits are paid, $468.50.

ASSETS.

Actual cash on deposit in Merchants Bank, Berlin (savings branch)	$449 57
" " " "	18 93
Other assets	20 40
Total	$488 90

LIABILITIES.—None.

Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1897.

The Society's books were duly audited for 1897 on 3rd January, 1898.

The following books of record or account are kept for purposes of insurance certificates or benefits: Treasurer's cash book, minute book, ledger, Financial Secretary's cash book, etc.

Names and post office addresses of the Auditors for 1897 were as follows: Rev. Jos Schweitzer and T. Nihill, Berlin.

Cash Receipts.

Cash balance for 1896	$554 40	
Cash received during 1897 for:		
Initiation fees		$ 25 00
Dues		581 25
Per capita tax		7 35
Supplies sold		1 80
All other sources		56 50
Total receipts		$671 90

Cash Expenditure.

(a) *Expenses of Management.*

Registration fee	$ 3 00
Supplies bought	1 00
Rent, light, heat and taxes	15 00
Officers' salaries	15 00
Printing and advertising	1 00
Postage, telegrams and express	1 20
Total expenses of management	$36 20

(b) *Miscellaneous Expenditure.*

Sick Benefits	671 50
Medical attendance	56 50
Other expenditure	7 70
Total expenditure	$771 90

GERMAN BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Hamilton, Ont.

Organized 1st May, 1863, incorporated in Ontario 3rd September, 1881.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

G. W. Bartmann, President ..... Hamilton.
Charles Hitzroth, Vice-President ..... Hamilton.
Albert Gibb, Recording Secretary ..... Hamilton.
George Bartmann, Corresponding Secretary ..... Hamilton.
Ernest Faustmann, Treasurer ..... Hamilton.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. Total membership of which is 28.

One members' wife died during 1897.

Total amount paid in 1897 in respect of deceased wives, $20.

No cash standing to credit of Funeral Benefit Fund at 31st December, 1897.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received benefits during 1897, 5.

Amount of benefits paid in 1897 in respect of sick members, $107.00.

Number of weeks' sickness experienced in 1897, 39.

Amount paid for medical attendance, $29 00.

ASSETS.

In hands of Treasurer	$26 00
Cash on deposit to Society's credit, not drawn against in the following banks :	
Hamilton Provident and Loan Society	645 28
Total	$671 28

LIABILITIES—None.

MISCELLANEOUS.

No assessments were made during 1897.

The books of the Society were audited 1st March, 1898.

The books kept by the Society are cash book and ledger.

Names and post office addresses of the Auditors for 1897 were as follows: John Hanan, Leo Platz, F. Schwartz.

No changes were made during the year 1897 in the organization and management or in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

RECEIPTS.

Cash balance from 1896 (not extended)	$632 92	
Dues		$173 00
Interest		70 36
Total		243 36

EXPENDITURE.

(*a*) *Expenses of Management.*

Registration fee	$ 3 00
Rent, light, heat and taxes	45 50
Total expenses of management	$48 50

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	20 00
Sick benefits	107 00
Medical attendance	29 00
Total expenditure	$204 50

ST. LUKE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Amherstburg, Ontario.

Organized 14th May, 1894, incorporated in Ontario, 25th November, 1895.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Geo. B. Robidoux, President ..... Amherstburg.
Alex. Bertrand, Jr., Vice-President ..... Amherstburg.
John Burns, Financial Secretary ..... Amherstburg.
L. Bertrand, Recording Secretary ..... Amherstburg.
Joseph Reaume, Treasurer ..... Amherstburg.

SICK AND FUNERAL BENEFITS.

Sick and Funeral Benefits are undertaken by the Society.
One member died during 1897, and $25 were paid as Funeral Benefits.
Number of members who received Sick Benefits in 1897, 12.
Total amount paid for Sick Benefits in 1897, $134 28.
Number of weeks' sickness experienced 1897, 33.
Balance to credit of Fund 31st December, 1897, $116.17.

ASSETS.

Cash on hand 31st December, 1897	$116 17
Total assets	$116 17

LIABILITIES.—None.

MISCELLANEOUS.

The books of the Society were audited February 27th, 1898.
Name and address of auditor for 1897, J. D. Burk, Amherstburg.

CASH RECEIPTS.

Cash balance from 1896 (not extended)	$86 92.	
Dues		$149 75
Total		$149 75

CASH EXPENDITURE.

(a) Expenses of Management.

Registration fee	$ 3 00
Rent, light, heat, taxes	6 00
Other expenses	17 80
Total expenses of management	$26 80

(b) Miscellaneous Expenditure

Sick Benefits	134 28
Funeral Benefits	25 00
Total expenditure	$186 08

FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 352 Givens Street, Toronto, Ont.

Organized 15th September, 1891, incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Edward D. Rolston, President ..... Hamilton.
Alex. McMordie, Secretary ..... Toronto.
Richard Wilkinson, Treasurer ..... Quebec.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments, or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Contracts in force 31st December, 1896		378
Add contracts taken during 1897, new or renewed		13
Gross number on foot at any time during 1897		391
Contracts matured in 1897	4	
" lapsed in 1897	26	
Total deductions	30	30
Net contracts on foot 31st December, 1897		361

III. AND IV. FUNERAL AND SICK BENEFITS —None.

V. ASSETS.

Cash on hand 31st December, 1897	$ 5 23
Cash on deposit in Canadian Bank of Commerce, Toronto	576 84
Assessments called but not yet payable	354 00
	$936 07

VI. LIABILITIES.—None.

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1897.

Assessments are made for purposes of life insurance certificates on date of death of a member, and are payable within 30 days, one advance assessment being kept on hand.

Four assessments were made during 1897.

The Society's accounts were duly audited for 1897 on 11th January, and September 9th.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate register and account, roll book, day book, ledger.

Names and post office addresses of the Auditors for 1897: W. J. Mankey and James Barnes, Toronto.

Number of members in Ontario, 172.

Number of members in Ontario who died during 1897, three.

Amount paid as death claims to Ontario members, $1,101.00.

VIII. Cash Receipts.

Cash balance from 1896 (not extended)	$833 51	
Application fees		$ 4 50
Assessments		1,096 00
Per capita tax and levies		219 90
Supplies sold		3 01
Interest		20 63
Total receipts		$1,344 04

XI. Cash Expenditure

(*a*) *Expenses of Management:*

Registration fee	$ 3 00
Annual meeting	52 00
Supplies bought	16 85
Travelling expenses	12 15
Printing, stationery and advertising	24 00
Postage, telegrams and express	22 48
Total expenses of management	$130 48

(*b*) *Miscellaneous Expenditure:*

Life insurance claims, other than endowment	1,465 00
Total expenditure	$1,595 48

TORONTO DISTRICT INDEPENDENT ORDER OF ODDFELLOWS.

(Manchester Unity.)

Annual Statement for the Year Ending 31st December, 1897.

Head Office, 32 Northcote Ave., Toronto.

Organized 16th December, 1887, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at 31st December, 1897, were as follows:

W. H. Davis, Provincial Grand Master ..... Toronto.
Geo. French, " Deputy Grand Master ..... Toronto Junction.
Wm. A. Dunn, " Corresponding Secretary ..... Toronto.
Wm. G. Veal, " Past Grand Master ..... Carleton West.

Funeral Benefits.

Funeral Benefits are undertaken by the District; membership of which at 31st of December, 1897, was 200.

No members died in 1897.

The amount of Funeral Benefits paid in 1897 was, nil.

One member's wife died in 1897.

Amount paid in 1897 in respect of deceased wife, $50.

Total cash to credit of Funeral Fund at 31st December, 1897, $2,329.23, Juvenile Branch, $16.62; Widow and Orphan Fund, $162.27.

Sick Benefits.

Sick Benefits are undertaken by the Subordinate Lodges.

Number of members who received sick benefits in 1897, 23.

Total amount of benefits paid in 1897 in respect of sick members, $388.54.

Number of weeks' sickness experienced in 1897, 130.

Amount paid for medical attendance during 1897, $170.30.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st of December, 1897, $1,189.09.

ASSETS.

	District	Subordinates.
Cash value of mortgages	$750 00	.....
Cash on hand	.....	120 61
Cash on deposit to the Society's credit, not drawn against in the following chartered banks :		
Dominion Bank, Toronto	1,781 42	915 00
Molson's Bank, Toronto Junction	.....	246 64
Dominion Bank (branch)	.....	251 68
All other assets	.....	101 99
Total assets	$2,633 41	$1,533 93

LIABILITIES.

Amount due Manchester Board, stock	$31 86
Total liability	$31 86

MISCELLANEOUS

Actions or proceedings instituted or prosecuted by or against the Society during 1897.—None.

The Society's books were duly audited for 1897 on 25th January, 1898.

The following books of record and account are kept for purposes of insurance certificates or benefits : Journal, cash book, ledger, quarterly report sheets and register.

Names and addresses of the Auditors for 1897 were as follows : Thos. Honey, Robt. Heath, Jno. Willmott.

CASH RECEIPTS.

Cash balance from 1896 ..... $2,308 44.

	District.	Subordinates
Initiation fees	.....	$50 25
Dues	.....	1,506 83
Per capita tax and levies	291 56	.....
Supplies sold	47 50	.....
Interest	40 30	31 22
All other sources	240 38	320 32
Total receipts	$619 74	$1,908 62

CASH EXPENDITURE.

(*a*) *Expenses of Management.*

	District.	Subordinates.
Per capita tax and levies	$4 42	$93 15
Commission	.....	2 00
Law costs	9 15	.....
Registration fee	3 00	.....
Supplies bought	50 15	100 01
Travelling expenses	.....	55
Rent, light, heat and taxes	9 90	73 50
Salaries	48 87	78 50
Printing, stationery and binding	1 35	3 50
Postage, telegrams and express	8 57	18 84
Premiums for guarantees of lodge officers	2 50	9 50
Other expenses	13 73	2 30
Total expenses of management	$151 64	$381 65

(*b*) *Miscellaneous Expenditure.*

Funeral Benefits	50 00	.....
Sick Benefits	42 25	342 71
Medical attendance	.....	170 30
Gratuities to distressed members	.....	5 00
Total expenditure	$243 89	$899 66

ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 14 Seaton Street, Toronto.

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at 31st December, 1897, were as follows:

L. V. Dusseau, President ..... Toronto.
Ulric Renaud, Secretary ..... 14 Seaton Street, Toronto.
J. Belanger, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 50. One member died during 1897, and Funeral Benefits amounting to $50 were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. Five members received Sick Benefits during 1897.

Twenty-eight weeks of sickness were experienced during 1897, and Sick Benefits to the amount of $84.00 were paid.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1897, was $479.40.

ASSETS.

Cash in Union Bank	$479 40
Total assets	$479 40

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly. Payable 1st Monday each month.

The Society's accounts were audited 30th December, 1897.

The books of record kept are a register, ledger, minute and cash book.

Names and addresses of the Auditors for 1897: L. V. Bachard, 115 Seaton Street, and L. J. Lefebvere, 94 Berkeley Street.

Cash Receipts.

Cash balance from 1896 (not extended)	$449 07	
Cash received during 1897 from:		
Dues		$178 75
Interest and dividends		16 18
Total receipts		$194 93

Cash Expenditure.

Cash paid during 1897 for:

(a) Expenses of Management.

Registration fee	$ 3 00
Supplies bought	1 10
Salaries	26 50
Total expenses of management	30 60
Funeral benefits	50 00
Sick benefits	84 00
Total expenditure	$164 60

ST. JOSEPH'S AID SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Formosa, Ontario.

Organized 6th March, 1887, incorporated 29th December, 1892.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Christian Weiler, President	Formosa.
Chas. Ziminer, Vice-President	Formosa.
Bernard Beingessner, Secretary	Formosa.
Frank Oberle, Treasurer	Formosa.

FUNERAL AND SICK BENEFITS.

Total membership of Society, 60.
Amount paid for Funeral Benefits, nil.
Number of members who received Sick Benefits in 1897, 8.
Number of weeks' sickness experienced during 1897, 21 weeks.
Amount of Benefits paid in 1897 to sick members, $71.33.
Total amount of cash to credit of Fund 31st December, 1897, $117.30.

ASSETS.

Actual cash on hand 31st December, 1897	$117 30
Dues and assessments due and unpaid	12 25
Total assets	$129 55

LIABILITIES.

Amount of claim admitted by society	$10 00

MISCELLANEOUS.

The books and accounts of the Society were duly audited 24th January, 1898.

The books of record or account kept by the Society are : Register of members, cash book and minute book.

The names and addresses of the Auditors for 1897 were : Alois Weiler, Anthon Opperman, Martin Meyer, jr.

Cash Receipts.

Cash balances from 1896 (not extended)	$40 05	
Initiation fees		$ 4 00
Dues		164 25
Interest and dividends		3 83
Other sources		4 50
Total receipts		$176 58

Cash Expenditure.

Registration fee	$ 3 00
Rent, light, heat and taxes	10 00
Salaries	10 00
Postage, telegrams and express	2 50
Total expenses of management	$25 50

Miscellaneous Expenditure.

Sick benefits	71 33
Other expenditure	2 50
	$99 33

YOUNG MEN'S HEBREW ASSOCIATION OF TORONTO NO. 1.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 30 Queen Street West, Toronto, Ont.

Organized 2nd August, 1896, incorporated 25th November, 1896.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Joseph Brady, President ..... Toronto.
Joseph Cohen, Past President ..... Toronto.
Harry Rosen, Vice-President ..... Toronto.
Tobias Levy, Secretary ..... Toronto.
Louis Gebertig, Treasurer ..... Toronto.

FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the Society, the membership of which at 31st December, 1897, was 52. No member of the Society died in 1897.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1897, 4.
Amount of benefits paid in 1897, $57.
Number of weeks' sickness experienced in 1897, 19.
Amount paid for medical attendance, $5.
Total amount of cash standing to credit of the Society, $45.90.

ASSETS.

Cash in Imperial Bank	$45 90
Dues unpaid	33 85
Total assets	$89 75

LIABILITIES.—None.

VII. Miscellaneous.

The Society's books were duly audited for 1897 on July 15th.

Names and post office address of the Auditors for 1897 : S. Lubelsky, J. Harris, L. Pozner.

VIII. Cash Receipts.

Cash balance from 1896	$40 00	
Cash received during 1897 from :		
Application and initiation fees		$49 50
Dues		150 30
Other sources		2 80
Total receipts		$202 60

IX. Cash Expenditure.

(a) Expenses of Management.

Registration fee and law costs	$ 3 00
Supplies	3 00
Printing, stationery and advertising	4 75
Postage, telegrams, express	14 53
Rent	27 25
Total expenses of management	$52 53

(b) Miscellaneous Expenditure.

Sick benefits	57 00
Medical attendance	5 00
Gratuities to distressed members	5 00
Other expenses	77 17
Total expenditure	$196 70

LADIES' ORANGE BENEVOLENT ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Wellington Street, Chatham.

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at 31st December, 1897, were as follows:

Miss Mary Cullum,	R. W. G. Mistress	Toronto.
Mrs. Phoebe Hoey,	R. D. G. Mistress	Hamilton.
Mrs. Dr. Fisher,	Junior R. D. G. Mistress	Toronto.
Miss Maggie Winegarden,	Grand Secretary	Chatham.
Maria Yates,	Grand Treasurer	Sarnia.
Mrs. O. Pearson,	Grand Chaplain	St. Thomas.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate Lodges, with a membership of 498.
No members died during 1897.
Total amount of funeral benefits paid during 1897.—None.

SICK BENEFITS.

Sick benefits are undertaken by the subordinate lodges.
Number of members who received sick benefits during 1897, 11.
Total amount of benefits paid in 1897, $106.25.
Number of weeks' sickness experienced in 1897, 57.
Amount paid for medical attendance in 1897, $140.50.

ASSETS.

	Grand Lodge.	Subordinate Lodges.
Cash in bank	.....	$349 27
" Treasurer's hands	$47 65	87 04
Other assets	86 54	281 00
Total assets	$134 19	$717 31

LIABILITIES.

Aggregate amount of liabilities ..... None

Cash Receipts.

	Grand Lodge.	Subordinate Lodges.
Cash balance from 1896 (not extended)	$100 29	$451 20
Cash received from:		
Application fees	.....	$20 00
Initiation fees	.....	32 50
Dues	.....	399 65
Per capita tax and levies	121 20	.....
Interest and dividends	.....	5 62
Supplies sold	.....	.....
All other sources	16 71	.....
Total	$137 91	$631 81

Cash Expenditure.

(a) *Expenses of Management.*

Registration fee	$3 00	.....
Per capita tax	.....	.....
Rent	.....	204 75
Postage	.....	12 04
Supplies	31 00	22 45
Salaries	.....	1 00
Other expenses	117 05	166 54
Total expenses of management	$161 05	$527 98

(b) *Miscellaneous Expenditure.*

Sick benefits	.....	106 25
Medical attendance	.....	140 00
Other expenses	5 00	.....
Grand totals	$156 05	$874 73

UNITED PROTESTANT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 23 Locomotive Street, Hamilton.

Organized 30th August, 1881, incorporated 18th July, 1893.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

James Ailles, Grand Master .. .. Mimico.
Robt. Blakemore, Deputy Grand Master ..... London.
John W. Morrow, Grand Treasurer ..... Dundalk.
E. J. T. Fisher, Grand Medical Referee ..... Toronto.
James F. Harper, Grand Secretary ..... Hamilton.

FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the Subordinate Lodges, the membership of which at 31st December, 1897, was 158. No members of the Society died in 1897. The amount of Funeral Benefits paid in 1897 was nil.

Total cash standing to credit of general fund from which all benefits are paid $258.05.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Lodges.
Number of members who received Sick Benefits in 1897, 5.
Amount of benefits paid in 1897, $30.50.
Number of weeks' sickness experienced in 1897, 10.
Amount paid for medical attendance, $42.50.

ASSETS.

Cash in hands of Grand Treasurer	$ 3 55
Other assets	594 90
Total assets	$598 45

LIABILITIES.

Due by Subordinate Lodges	$195 42

Miscellaneous.

No actions or proceedings were instituted by or against the Society during 1897.

The accounts of the Society were audited 11th August, 1897.

The books of account kept by the Society are: Ledgers of Grand Secretary and Treasurer, and cash book.

Names and addresses of Auditors of accounts of 1897: E. J. F. Fisher, Toronto; F. Taggart, L. Couzner, of Hamilton.

Certain changes were, during 1897, made in the Constitution and Rules in relation to insurance certificates.

Cash Receipts.

Cash balance from 1896 (not extended)	$4 41	
Per capita tax and levies		$31 20
Supplies sold		1 00
Total receipts		$32 20

Cash Expenditure.

(a) Expenses of Management.

Registration fee	$3 00
Supplies bought	15 21
Postage, telegrams and express	13 58
Total expenses of management	$31 79

(b) Miscellaneous Expenditure.

Sick benefits by Subordinate Lodges	30 50
Medical attendance	42 50
Total attendance	$104 79

LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Cochrane Street, Port Perry.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

William Fitzgerald, Grand Master.....Toronto.
Nicholas Ingram, Grand Secretary.....Port Perry.
E. H. Purdy, Grand Treasurer.....Port Perry.
Mrs. John Farley, President Orphanage Board.....Toronto.
Mrs. Sarah Jane Latimer, Treasurer Orphanage Board . Toronto.

FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1897, was 4,266.

Total number of members who died during 1897, 26.

Amount of Funeral Benefits paid in respect of deceased members in 1897, $2,600.00.

Cash standing at credit of Funeral Fund at 31st December, 1897, $653 54.

SICK BENEFITS.

The Sick Benefits are optional with Subordinate Lodges.

Number of members who received benefits during 1897, 34.

Amount of benefits paid in 1897 in respect of sick members, $145 50.

Number of weeks' sickness experienced in 1897, 48¼.

Amount paid for medical attendance, $707.45.

ASSETS.

	Grand Body.	Subordinates.
Real estate, less incumbrance	.....	$660 00
Actual cash in hands of Secretaries	$84 80	393 49
Western Bank, Port Perry	784 99	56 31
Commerce Bank, Toronto	.....	27 62
Imperial Bank, Toronto	617 43	116 11
Dominion Bank, Toronto	91 37	96 34
Sundry Banks	.....	473 17
Dues and assessments called but not yet paid	207 71	893 05
Interest on bank deposit	49 90	10 64
Other assets	2,044 63	310 81
Total assets	$3,880 83	$3,087 54

LIABILITIES.

Aggregate amount of all liabilities	$328 60	$430 28

MISCELLANEOUS.

Assessments on account of benefit certificates are made when necessary. Thirteen assessments were made during the year 1897, payable in thirty days from date of issue.

The books and accounts were duly audited on June 2nd, 1897.

The books of record and account kept by the Society are, day book, ledger and benefit roll book.

Names and addresses of the Auditors for 1897, Wm. M. Fitzgerald, Toronto, Ont., W. J. Wright, Brockville, Ont.; R. C. Newman, Toronto, Ont.

Certain changes were made in the Constitution and Rules during 1897 and are filed herewith.

Number of members in Ontario at 31st December, 1897, 3,317.

Number of members in Ontario who died during 1897, 21.

Amount of death benefits paid to Ontario members during 1897, $2,100.00.

Cash Receipts.

Cash balances from 1896, Grand body, $1,708.37; Subordinates, $1,048.04.

Cash received during 1897 from:	Grand body.	Subordinates.
Application fees	.....	$195 59
Initiation "	.....	202 20
Dues	.....	3,595 78
Assessments	$2,582 04	68 60
Per capita tax and levies	746 17	91 68
Fines	.....	25
Cards and degrees	.....	122 15
Charter fees	237 50	.....
Supplies sold	463 82	24 05
Rent	.....	106 50
Interest	49 90	10 64
All other sources	536 05	795 87
Total receipts	$4,615 48	$5,213 31

Cash Expenditure.

(a) Management Expenses:

Charter fees	.....	$237 50
Per capita tax	.....	1,710 02
Commission	$84 00	.....
Registration fee	25 00	108 50
Interest	.....	1 95
Annual meeting	8 00	.....
Supplies bought	264 18	251 20
Travelling expenses	47 00	215 90
Rent	.....	927 90
Salaries, officers' and auditors' fees	785 00	6 25
Clerk hire	50 00	.....
Printing, stationery and advertising	256 94	115 12
Postage, telegrams and express	163 66	59 92
Premiums for guarantee of Lodge Officers	20 00	.....
Other expenses	.....	165 97
Total management expenses	$1,703 78	$3,800 23

(b) Miscellaneous Expenditure.

Funeral benefits	2,600 00	.....
Benefits to widows and orphans	294 19	22 50
Sick benefits	.....	155 39
Medical attendance	.....	707 45
Distressed members	.....	24 00
Expenditure other than foregoing	147 29	741 32
Total receipts	$4,745 26	$5,450 89

SANCTUARY ROBIN HOOD, No. 5693, ANCIENT ORDER OF SHEPHERDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 128 Spruce Street, Toronto.

Organized 7th February, 1873; Incorporated 8th June, 1896.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

F. Smith, Pastor ..... Toronto.
W. Lightfoot, Sub-Pastor ..... Toronto.
W. H. Langstone, Treasurer ..... Toronto.
I. H. Foster, Scribe ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 35.
No members died during 1897 and no funeral benefits were paid.
Total amount of cash standing to credit of fund 31st December, 1897, $609.72.

SICK BENEFITS.

Eleven members received sick benefits during 1897, amounting to $95.97.
Number ot weeks' sickness experienced in 1897, 45 5-6.
Amount paid for medical attendance during 1897, $14.00.
Total amount of cash standing to credit of fund 31st December, 1896, $561 65.

ASSETS.

Actual cash on hand 31st December, 1897	$55 52
Deposited in Home Savings Bank, Toronto	554 20
	$609 72

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were audited July 9th, 1897, January 10th, 1898.
The following books of account are kept:—Record of sickness and death.
The names and post office addresses of the auditors for 1897: W. H. Henley, R. J. W. Haynes, J. R. Aylett, all of Toronto.

Cash Receipts

Cash balance from 1896 (not extended)	$561 72	
Cash received during 1897 from :		
Dues		$194 58
Postage		2 71
Interest and dividends		18 20
		$215 49

Cash Expenditure.

Expenses of Management.

Cash paid during 1897 for :	
Registration fee and affidavit	$ 3 50
Expenses of anniversary	4 00
Insurance	2 30
Rent, light, heat and taxes	17 25
Managing officers' salaries, etc	13 75
Printing, stationery and advertising	10 50
Postage	3 08
Other sources	3 14
	$57 52

Miscellaneous Expenditure.

Sick benefits	95 97
Medical attendance	14 00
	$167 49

UNION PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Petrolia, Ont.

Organized 5th August, 1896; incorporated 12th August, 1896.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

G. A. Graham, President.....Petrolia.
Thos. Baker, Vice-President..... "
F. J. Wood, Secretary-Treasurer..... "
Harman Rew, Organizer..... "

SICK BENEFITS.

The Society undertakes Sick Benefits.
Eleven members received Sick Benefits during 1897.
Total amount of Sick Benefits paid in 1897, $62.77.
Number of weeks' sickness experienced in 1897, 16.
Total amount of cash standing to credit of fund, $47.83.

ASSETS.

Cash in Bank of Toronto, Petrolia, $47.83.

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made quarterly, monthly and special.
Six assessments were made during 1897, payable monthly, or quarterly.
The Society's books were audited February 22nd, 1898.
The following books are kept: Minute book, cash book, ledger and membership register.

CASH RECEIPTS.

Application fees, initiation fees, dues, assessments	$174 50
Total	$174 50

CASH EXPENDITURE.

Commission	$48 50
Registration fee	3 00
Rent, light, heat and taxes	16 00
Printing, stationery and advertising	13 47
Total expenses of management	$80 97

Miscellaneous Expenditure.

Sick benefits	62 77
Total expenditures	$143 74

RELIANCE BENEFIT ORDER.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Toronto.

Organized 1st March, 1896; incorporated 5th March, 1896.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

A. Stewart, President.....Toronto, Ont.
W. H. Hall, Secretary-Treasurer.....Toronto, Ont.
D. Robertson, Medical Examiner.....Milton, Ont.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 12

No member died during 1897, and no Funeral Benefits were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. Two members received Sick Benefits during 1897.

Number of weeks sickness experienced during 1897, 2¼, and Sick Benefits to the amount of $9.15 were paid.

Amount paid for medical attendance during 1897, $11.60.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1897, was $25.55.

ASSETS.

Cash on deposit in Traders' Bank, Toronto.....	$26 55

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were audited January 17th, 1898.

The book of record kept is a member's ledger.

Names and addresses of the Auditors for 1897: Geo. Edwards, Toronto; W. C. Eddis, Toronto.

RECEIPTS.

Cash received during 1897, from :

Application fees	$ 3 00
Dues	5 35
Assessments	40 62
Interest	15
Total receipts	$49 12

EXPENDITURE.

Cash paid during 1897, for :

Registration fee	$3 00
Printing, stationery, advertising	4 25
Other expenditure	3 55
Total expenditure for management	$10 80
Sick benefits	9 15
Medical attendance	11 60
Total	$31 55

THE OFFICERS' WIDOWS' AND ORPHANS FUND OF THE BANK OF BRITISH NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 140 St. James Street, Montreal, Que.

Head Office in Ontario, the Office of the Bank of British North America, King Street, Hamilton, Ont.

Chief Agent for Ontario: John James Morrison, Esq., Manager Bank of British North America, Hamilton, Ont.

Organized 14th October, 1891.

The Executive Officers of the Fund at 31st December, 1897, were as follows:

Henry Stikeman, President ..... Montreal, Que.
Alfred G. Wallis, Vice-President ..... London, England.
A. E. Ellis, Trustee ..... Montreal, Que.
E. Stanger, Trustee ..... Toronto, Ont.
James Elmsley, Trustee ..... Montreal, Que.
A. C. Skelton, Trustee and Secretary-Treasurer .... Montreal, Que.

SICK AND FUNERAL BENEFITS.—None.

ASSETS.

Cash on deposit to credit of Fund, not drawn against, in the following chartered Bank:	
Bank of British North America, Montreal, Que	$51,224 85
Total assets	$51,224 85

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made.

The Fund's accounts were duly audited during 1897, on the 31st October.

Books of record and account kept of the Fund are as follows: Cash book, journal, ledger, subscriptions and fees books, annuity book, record of births and deaths.

Names and post office addresses of Auditors for 1897, were as follows: B. B. MacKenzie, Bank of B. N. A., Montreal; C. F. Deacon, Bank of B. N. A., Montreal, Que.

CASH RECEIPTS.

Cash balance from 1896 (not extended)	$42,284 32	
Cash received during 1897, from :		
Interest		$2,293 40
Subscriptions from married members, and fees from unmarried members		3,771 50
Donation from Bank		3,705 10
Total receipts		$9,770 00

CASH EXPENDITURE.

Cash paid during 1897 for :

(*a*) *Expenses of Management.*

Law costs	$3 00
Registration fee	3 00
Benefit to widows and orphans	815 60
Medical attendance	15 00
Total expenditure	$836 60

ANCIENT ORDER OF HIBERNIANS, ONTARIO.

Annual Statement for the Year Ending 31st December, 1897.

Head Office, 83 Wellington Avenue, Toronto.

Organized 24th September, 1888; incorporated 27th June, 1893

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Hugh McCaffery, Provincial President.....Toronto.
John Hurley, Vice Provincial President.....Stratford.
John Falvey, Provincial Secretary.....Deer Park P.O.
Michael Guerin, Provincial Treasurer.....Stratford.

Funeral Benefits.

Funeral Benefits are undertaken by the subordinate divisions with a membership of 858.

Two members of the Society died during 1897.

The total amount of funeral benefits paid during 1897 was $100.

Sick Benefits.

Number of members who received sick benefits in 1897: Subordinate bodies, 70.
Total amount of sick benefits paid during 1897, $2,148.70.
Number of weeks' sickness experienced in 1897: Subordinate bodies, 430.
Amount paid for medical attendance during 1897: Subordinate bodies, $600.

Assets.—No information.

Liabilities.—No information.

Cash Receipts.

	Subordinate.
Cash balance from 1896 (not extended)	$2,765 43

Cash received during 1897 from :	Subordinate Bodies.	Auxiliary.
Application fees	$ 230 00	$ 67 00
Initiation fees	230 00	67 00
Dues	2,526 00	495 98
Interest and dividends	328 95	.....
Total	$3,314 95	$629 98

Cash Expenditure

Cash paid during 1897 for :

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Auxiliary.
Registration fee	$10 00	.....	.....
Travelling expenses	10 00	.....	.....
Rent, light, heat and taxes	.....	$600 00	$180 00
Clerk hire and sundries	.....	300 00	.....
Official journal	.....	2 00	.....
Printing, stationery and advertising	.....	300 00	.....
Postage, telegrams and express	.....	50 00	.....
Total expenses of management	$20 00	1,252 00	180 00

(b) Miscellaneous Expenditure.

Funeral benefits	.....	100 00	.....
Sick benefits	.....	2,148 70	373 63
Medical attendance	.....	600 00	200 00
Total	$20 00	$4,100 70	$753 63

TORONTO TYPOGRAPHICAL UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 4½ Adelaide Street East, Toronto.

Organized in 1844, incorporated in Ontario 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

J. T. Later, President ..... Toronto.
R. C. Moore, Vice-President ..... Toronto.
T. H. FitzPatrick, Corresponding Secretary, box 543..... Toronto.
W. G. Fowler, Financial Secretary ..... Toronto.
E. J. How, Treasurer ..... Toronto.
Charles Darling, Trustee ..... Toronto.
E. M. Meehan, Trustee..... ....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 480.

Three members died in 1897.

Amount of Funeral Benefits paid in 1897, $150.00.

Total cash standing to credit of Funeral Fund, 31st December, 1897, $708.23.

SICK BENEFITS.

Number of members who received Sick Benefits in 1897, 36.

Amount of Sick Benefits paid in 1897, $594.00.

Number of weeks' sickness experienced in 1897, 198.

ASSETS.

Bank balance $708 23

LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited during 1897 on 30th January, 30th April, 31st July and 30th October.

Names and addresses of Auditors for 1897 were as follows: E. M. Meehan, P. McGill, G. F. Timms, J. Bennett, J. Maxwell.

Books kept for purposes of Benefit Fund: Treasurer and Financial Secretary's ledgers.

Certain changes were made in the rules relating to Sick Benefits which have been duly filed.

Cash Receipts

Cash balance 31st December, 1896	$745 54	
Dues		$706 69
Total receipts		$706 69

Cash Expenditure.

(a) Expenses of Management.

All expenses of management of the Sick and Burial Fund are borne by the Union out of its general funds.

(b) Miscellaneous Expenditure.

Sick benefits	$594 00
Funeral benefits	150 00
Total expenditure	$744 00

OTTAWA TYPOGRAPHICAL UNION 102.

Annual Statement for the Year Ending 31st December, 1897.

Organized, 1867 ; incorporated, November, 1895.

The Executive Officers of the Society at 31st December, 1897, were as follows :

Jas. C. Reynolds, President	Ottawa.
R. Mackell, Secretary-Treasurer	"
A. Morell, Rec. Secretary	"
J. A. Murphy, Corresponding Secretary	"
James A. McCann, Chairman Sick Rel. Fund	"

Funeral Benefits.

Funeral Benefits are undertaken by the Local Union.
Total membership of the Local, 210.
One member of the Society died in 1897.
Total amount of Funeral Benefits paid, $100.

Sick Benefits.

Sick Benefits are undertaken by the Local Body.
Seventeen members of the Society received Sick Benefits during 1897.
Total amount of benefits paid in 1897, $244.
Number of weeks' sickness experienced in 1897, 61.
Total amount of cash standing to credit of Sick Fund, $353 60.

Assets.

Cash on deposit in Bank of Ottawa	$ 353 60

Liabilities.—None.

Miscellaneous.

No proceedings were instituted by or against the Society in 1897.

The Society's accounts were audited 5th January, 1898.

Names and addresses of the Auditors for 1897 are : F. H. Consitt and Mitchell Cobban, both of Ottawa.

No changes were made in the organization or management of the Society during 1897

CASH RECEIPTS.

Cash balance from 1896 (not extended)	$317 60
Cash received during 1897 from :	
Assessments	$280 00
Total	$280 00

CASH EXPENDITURE.

No management expenses are charged to the Sick Benefit Fund of the Union.

Funeral Benefits	$100 00
ick Benefits	244 00
Total	$344 00

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Yonge and Melinda Streets.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society for 31st December, 1897, were as follows:

H. V. Ferguson, President ..... Toronto.
J. A. Copland, Vice-President ..... Toronto.
T. Jeffrey, Secretary-Treasurer ..... Toronto.
A. Thomson, F. W. Tanner, W. Denning, R. Patching, Trustees ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 67.

No members died during 1897, and the amount of funeral benefits paid was nil.

Total cash standing to the credit of Funeral Benefit Fund at 31st December, 1897, was $429.14

SICK BENEFITS.

Number of members who received Sick Benefits in 1897, 7.

The total amount of benefits paid in 1897, $155.

Number of weeks' sickness experienced in 1897, 33.

The total amount paid for medical fees was *nil.*

ASSETS.

Actual amount of cash on hand 31st December, 1897, $429.14.

LIABILITIES.—None.

MISCELLANEOUS.

Assessments for the purposes of life insurance are made weekly.

The Society's accounts were audited March 31st, 1897.

The following books of account are kept: Weekly dues book, yearly dues book, day book.

The names and post office addresses of the auditors for 1897 were J. Horner, J. W. Masterson, *The Globe.*

Cash Receipts.

Cash balance from 1896 (not extended)	$446 03	
Cash received during 1897 from:		
Initiation fees		$ 1 75
Dues		62 24
Interest and dividends		148 87
Total		$212 86

Cash Expenditure.

Cash paid during 1897 for:

Expenses of Management.

Registration fee	$ 3 00
Supplies bought	5 00
Rent, light, heat and taxes	13 75
Managing officers' salaries, etc	50 00
Premium for guarantee of officers	3 00
Total expenses of management	$74 75

Miscellaneous Expenditure.

Sick benefits	155 00
Grand totals	$229 75

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 29-33 Richmond Street West, Toronto.

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

R. Whittaker, President.....Toronto.
A. J. Rugg, Vice-President .....Toronto.
H. Balson, Secretary-Treasurer.....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.
One member of the Society died during 1897.
Amount of Funeral Benefits paid in 1897, $50 00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits during 1897, 17.
Amount of benefits paid in 1897, $178.
Number of weeks' sickness experienced during 1897, 49.
Balance to credit of Fund $377.22.

ASSETS.

Cash in hands of Secretary-Treasurer	$ 22 21
Cash in Imperial Bank	350 00
Total	$372 21

LIABILITIES.—None.

Miscellaneous.

No actions or proceedings were instituted by or against the Society during 1897.

Tho accounts of the Society were audited December 31st, 1897.

The books of account kept by the Society are: Cash book and record book.

Names and addresses of Auditors of accounts for 1897: A. Lockhart, W. Sheahan.

Assessments are made weekly and are payable each Saturday.

No changes were, during 1897, made in the Constitution and Rules in relation to insurance certificates.

Cash Receipts.

Cash balance from 1896 (not extended)	$351.06	
Initiation fees and dues		$ 256 75
Interest		10 01
Total receipts		$266 76

Cash Expenditure.

(a) Expenses of Management.

Registration fee	$3 00
Total expenses of management	$3 00

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	178 00
Rebate to members	9 60
Total expenditure	$240 60

BRICKLAYERS' AND MASONS' UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, King Street, Hamilton.

Organized 9th February, 1881, and incorporated in Ontario 24th July, 1894.

The Executive Officers of the Society at the 31st of December, 1897, were as follows:

Henry McKnight, President.....Hamilton.
Ruben Farr, Vice-President .....Hamilton.
John Wurst, Rec. and Cor. Secretary .....Hamilton.
John F. Laing, Financial Secretary .....Hamilton.
Henry Robinson, Treasurer .....Hamilton.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1897, was 95.

No members of the Society died during 1897.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Six members of the Society received Sick Benefits during 1897.

Total amount of benefits paid in 1897, $181.

Number of weeks' sickness experienced in 1897, 60.

ASSETS

Interest.....	$ 9 48
Cash in Bank of Hamilton.....	327 52
Other assets (detailed in memo.).....	500 00
Total assets	$837 00

LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited during 1897 on June 26th, and February 17th, 1898.

Names and addresses of Auditors for 1897, were as follows: William J. Whitelock, Richard Ailles, J. Wurst, S. Halcron.

Books of account kept by Society are: Sick register, order book on Treasurer.

CASH RECEIPTS.

Cash balance from 1896 (not extended)	$766 83	
Cash received during 1897 from:		
Dues		$ 452 06
Initiation fees		30 00
Fines		11 00
Rent		195 95
All other sources		29 91
Total receipts		$718 92

CASH EXPENDITURE.

Cash paid during 1897 for:

(*a*) *Expenses of Management.*

Per capita tax or levies for management	$ 29 91
Registration fee	3 00
Travelling expenses	75 00
Rent, light, heat and taxes	235 45
Managing officers' salaries, and auditors' fees	133 80
Printing, stationery, advertising	16 55
Postage, telegrams and express	6 43
Other expenses	465 99
Total expenses of management	$966 13

(*b*) *Miscellaneous Expenditure.*

Sick benefits	181 60
Gratuities to distressed members	5 50
Expenditure other than foregoing	5 00
Total expenditure	$ 1,158 23

TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Temperance Hall, Toronto.

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893; re-incorporated in Ontario, 26th April, 1897.

M. J. Connors, President ..... Toronto.
T. Hogg, Secretary ..... Toronto.
G. Fleming, Treasurer ..... Toronto.
E. Leonard, W. Hinchley, A. Montgomery, J. O. Waldon, } Executive Council ..... Toronto.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Total number of members who received Sick Benefits in 1897, 20
Total amount of benefits paid in 1897 in respect of sick members, $110.50.
Number of weeks' sickness experienced in 1897, 27½.
Amount paid for medical attendance during 1897, $57.24.
Amount standing to credit of Sick Benefit Fund 31st December, 1897, $228.10.

ASSETS.

Cash in hands of Treasurer 31st December, 1897	$228 10

LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited for 1897 on January 15th, 1898.
Names and addresses of Auditors for 1897 were as follows: P. Langley, E. Leonard.

CASH RECEIPTS.

Cash balance 31st December, 1896	$15 54	
Application fees		$ 22 50
Initiation fees		21 00
Dues		270 10
Assessments		3 98
Other sources		184 29
Total receipts		$501 87

CASH EXPENDITURE.

(*a*) *Expenses of Management.*

Per capita tax	$ 12 41
Registration fee	4 00
Supplies, stationery	11 01
Officers' salaries	32 50
Travelling expenses	16 90
Rent, light, heat and taxes	40 00
Printing	2 75
Total cost of management	$119 57

(*b*) *Miscellaneous Expenditure.*

Sick benefits	110 50
Medical attendance	57 24
Other expenditure	2 00
Total expenditure	$289 31

CIGARMAKERS' INTERNATIONAL UNION No 27.

Annual Statement for the Year Ending 31st December, 1897.

Head Office, 16 Vine Street, Toronto, Ont.

Organized 28th May, 1869, and incorporated in Ontario 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

R. Haberstock, President.....Toronto.
J. Pamphilon, Financial Secretary .....Toronto.
F. Siddal, Treasurer .....Toronto.
F. Hough, Corresponding Secretary.....Toronto.

Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which is 117.
Five members of the Society died during 1897.
Total amount of funeral benefits paid during 1897, $1,200.00.

Sick Benefits

Sick benefits are undertaken by the Society.
Twenty-five members received Sick Benefits during 1897, amounting to $616 65.
Number of weeks' sickness experienced during 1897, 123 3-7.

Assets.

Cash on deposit to Society's credit, not drawn against, in the Home Savings and Loan Co	$50 25
Cash on hand	74 50
Total.....	$124 75

Liabilities —None.

Miscellaneous.

One assessment was made in 1897, payable on March 21st.
The books and accounts were audited monthly during 1897.
Names of auditors : R. Haberstock, J. Slidders, F. Hough, all of Toronto

Cash Receipts

Cash balances from 1896 (not extended)	$391.44	
Cash received during 1897 from :		
Initiation fees		$ 42 50
Dues		1,766 65
Assessments		135 50
Fines		6 50
Loans collected		267 20
Assistance from other Unions		1,200 00
Total expenditure		$3,809 84

Cash Expenditure.

Cash paid during 1897 for :

(a) Expenses of Management.

Per capita tax or levies for management	$ 20 00
Registration fee	3 00
Discount on money received	2 40
Supplies	2 53
Rent, fuel and light and taxes	72 00
Salaries, officers' and auditors' fees	280 46
Printing, stationery and advertising	129 90
Postage, telegrams and express	10 30
Other expenses	50
Total expenses of management	$521 09

(b) Miscellaneous Expenditure.

Funeral Benefits	1,200 00
Loans to travelling members	198 35
Out of work benefits	1,148 80
Sick benefits	616 85
Total expenditure	$3 685 09

CIGARMAKERS' UNION No. 55, HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office for Ontario, 156 Rebecca St. Hamilton.

The Executive Officers of the Society at 31st December, 1897, were as follows:

John Canary, President.....Hamilton.

Jas. Delaney, Vice-President..... "

Thomas O'Dowd, Secretary ..... "

J. Schrader, Treasurer ..... "

FUNERAL BENEFITS.

No information.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Twenty-one members of the Society received Sick Benefits during 1897, amounting to $432 75.

Number of weeks' sickness experienced in 1897, 86 3-7

Amount of cash to credit of fund at 31st December, 1897, $98 68.

ASSETS

No information.

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were audited at the end of each quarter during 1897.

The books kept are day book and ledger.

Names and post office addresses of the Auditors for 1897: J. Canary, B Caulay and Saml. Wyatz, Hamilton.

Cash Receipts.

Cash balance from 1896 (not extended)	81c.
Received during 1897 from :	
Initiation fees	$ 21 00
Dues	949 80
Assessments	79 75
Fines	70 25
Loans collected	167 90
Assistance from Unions	358 00
All other sources	123 05
Total receipts	$1.709 75

Cash Expenditure.

Cash paid for :

(a) Expenses of Management.

Registration fee	$ 3 00
Supplies bought	20 02
Travelling expenses	72 35
Managing officers' salaries and officers' and auditors' fees	107 15
Rent	21 46
Postage, telegrams and express	12 40
Other expenses	97 00
Total expenses of management	$333 32

(b) Miscellaneous Expenditure.

Benefits to widows	90 00
Sick benefits	432 75
Out of work benefits	755 00
Total expenditure	$1,611 07

CIGARMAKERS' UNION No. 59, BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897

Head Office, 75 Greenwich Street, Brantford.

Organized 15th March, 1886, and incorporated 6th April, 1895.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

W. H. Crawford, President ..... Brantford.
Jos. Bishop, Treasurer ..... Brantford.
F. Mather, Secretary ..... Brantford.

FUNERAL BENEFITS —*No information.*

SICK BENEFITS.

Number of members who received sick benefits during 1897, 6.
Total amount of benefits paid in 1897, $156.42.
Number of weeks' sickness experienced in 1897, 31.

ASSETS.

Cash on hand 31st December, 1897	$1 50
Cash on deposit in Royal Loan & Savings Co. Bank	31 21
Total	$32 71

LIABILITIES —*None.*

MISCELLANEOUS.

No regular assessments are made.

The Society's accounts for 1897 were audited monthly.

The following books of record and account are kept : Day book, ledger, membership books, registration book.

The names and post office addresses of the Auditors for 1897 . Geo. A. Appleton, Jas. Davison, A. Crandall.

No changes were made in 1897 in the organization or management of the Society in relation to benefits.

Cash Receipts.

Cash balance from 1896 (not extended)	$209 04	
Initiation fees		$3 00
Dues		283 15
Assessments		50 15
Supplies sold		14 00
Interest and dividends		5 53
All other sources		501 35
		$857 18

Cash Expenditure

Expenses of Management.

Cash paid during 1897 :	
Law costs	$0 50
Registration fee	3 00
Expense of meeting	75
Rent, light, heat and taxes	23 91
Managing officers' salaries, auditors' fees	30 40
Printing, stationery and advertising	24 00
Postage, telegrams and express	14 93
Other management expenses	18 64
	$116 13

Miscellaneous Expenditure.

Funeral benefits	550 00
Sick benefits	156 42
All other expenditure	209 75
Grand totals	$1,034 41

CIGARMAKERS' INTERNATIONAL UNION No. 278, LONDON, ONT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 353½ Ridout Street, London.

Organized February, 1891, and incorporated in Ontario March 29th, 1895.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

James Donnelly, President ..... London.
John Neil, Financial Secretary ..... "
Thomas J. Cahill, Treasurer ..... "
J. Brown, A. W. Jones, A. Shaw, } Trustees ..... "

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 107. Two members of the Society died during 1897.

Amount paid for Funeral Benefits during 1897, $100.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Thirty-eight members received Sick Benefits during 1897, amounting to $828.53.

Number of weeks' sickness experienced during 1897, 165 3-5.

Amount paid for medical attendance, $300.

Cash to credit of fund, $716.73

ASSETS.

Cash balance on hand 31st December, 1897 ..... $49.45.

LIABILITIES.—None.

MISCELLANEOUS.

No actions were instituted or prosecuted by or against the Society during 1897.

One assessment for the purpose of life insurance was made last year.

The Society's books were audited monthly during 1897.

Names and post office addresses of the Auditors for 1897 were as follows: F. French, London; Joe Kelly, London; John Russell, London.

Cash Receipts.

Cash balance from 1896	$23 90	
Cash received during 1897 for :		
Initiation fees		$ 88 50
Dues		1,442 75
Assessments		96 00
Interest		3 73
All other sources		390 25
Total receipts		$2,021 23

Cash Expenditure.

(a) Expenses of Management.

Per capita tax	$79 98
Rent, light, heat and taxes	34 00
Salaries, officers' and auditors' fees	173 40
Printing and advertising	32 31
Other expenses	2 35
Total expenses of management	$322 04

(b) Miscellaneous Expenditure.

Per capita tax or levies	7 80
Funeral benefits	100 00
Sick benefits	828 53
Loans granted to travelling members	104 45
Medical attendance	3 00
Out of work benefit	169 50
Total expenditure	$1,535 32

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 923 King Street West, Toronto.

Organized June, 1883, incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at 31st December, 1897, were as follows:

Thomas Callaghan, President ..... Toronto.
Robert Hunter, 1st Vice-President ..... Toronto.
Arthur Purdy, 2nd Vice-President ..... Toronto.
Robt. Thompson, Secretary ..... Toronto.
James Gray, Treasurer ..... Toronto.

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.

The total membership at 31st December, 1897, was 700.

Five members died during 1897.

Total amount of Funeral Benefits paid in 1897 in respect of deceased members, $300.

Three members' wives died in 1897.

Amount of Funeral Benefits paid in 1897 in respect of deceased wives, $90.

Funeral and Sick Benefits are paid out of the General Fund

Amount at the credit of the General Fund at 31st December, 1897, $521.79

SICK BENEFITS.

The Society undertakes Sick Benefits.

One hundred and eighty-two members received Sick Benefits during 1897.

Total amount of Sick Benefits paid in 1897, $1,520.75.

Number of weeks' sickness experienced in 1897, 504$\frac{1}{6}$.

Nothing was paid out for medical attendance during 1897.

ASSETS.

Actual cash on hand	$25 55
Dominion Bank, Toronto	521 79
Total assets	$521 79

LIABILITIES.—None.

MISCELLANEOUS.

No changes were made in 1897 in the organization or management.

Assessments are made every four weeks, while the funds are under $600.

Eleven assessments were made during 1897.

The accounts were audited July, 1897, January, 1898.

The following books are kept: Cash book for expenditure, ledgers for receipts.

The names and post office addresses of the Auditors for 1897 were John Brown, Toronto; James Wilkie, Toronto.

CASH RECEIPTS.

Cash balance from 1896 (not extended)	$560.29.	
Cash received during 1897 from:		
Assessments		$1,943 00
Total receipts		$1,943 00

CASH EXPENDITURE.

Cash paid during 1897 for:	
Law costs	$0 75
Registration fee (renewal)	10 00
Secretary's salary	60 00
Expenses of management	$70 75

Miscellaneous Expenditure.

Funeral Benefits	390 00
Sick Benefits	1,520 75
Total expenditure	$1,981 50

THE MASSEY-HARRIS COMPANY (LIMITED) RELIEF ASSOCIATION OF THE CITY OF BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Brantford, Ontario.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

John R. Neilson, President	Brantford.
James Thomson, 1st Vice-President	"
W. R. Snodgrass, 2nd "	"
Percy Gregory, Secretary	"
Franklin Grobb, Treasurer	"

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.
The total membership at 31st December, 1897, was 479.
One member of the Society died in 1897.
Funeral Benefits were paid in 1897 amounting to $48.00.
No members' wives died during 1897.
Nothing was paid in 1897 for Funeral Benefits in respect of deceased wives.

SICK BENEFITS.

The Society undertakes Sick Benefits.
Eighty-four members received Sick Benefits in 1897.
Total amount of Sick Benefits paid in 1897, $1,048.85.
Number of weeks' sickness experienced in 1897, 234.
Total amount to the credit of the Sick Benefit Fund at December 31st, 1897, $413.25.

ASSETS.

Cash value held in bonds	$500 00
" deposited in Standard Bank, Brantford	413 25
Other assets	18 00
Total assets	$931 25

LIABILITIES.—None.

Miscellaneous.

Thirteen assessments were made in 1897 for the purpose of Funeral and Sick Benefits, payable monthly.

The Society's accounts for 1897 were audited January 19th, 1898.

The following books of record and account are kept: Minute book, roll book and cash book.

The names and post office addresses of the auditors for 1897 were as follows: W. S. House and James Heath, Brantford.

No changes were made in 1897 in the Constitution and Rules of the Society in relation to benefits.

Cash Receipts

Cash balance from 1896 (not extended)		$199.54
Cash received during 1897 from:		
Assessments		$1,356 90
Interest		21 66
Total receipts		$1,378 56

Cash Expenditure

Expenses of Management.

Law costs (affidavits)	$ 50
Registration fee	3 00
Officers' and auditors' fees	50 00
Printing, stationery, etc	13 50
Other expenses	1 00
Total expenses of management	$68 00

Miscellaneous Expenditure

Funeral benefits	48 00
Sick benefits	1,048 85
Total expenditure	$1,164 85

POSTAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Post Office, Toronto.

Organized 8th June, 1891 ; incorporated in Ontario 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

W. E. Lemon, President ..... Toronto.
H. S. Allen, Treasurer ..... Toronto.
T. D. Gould, Secretary ..... Toronto.
J. Callahan, J. Rutherford, W. H. Canniff, M. E. Hynes, } Executive Committee ..... Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by this Society, the total membership of which is 57.

One member of the Society died in 1897.

Total amount of funeral benefits paid in 1897, $56.

Cash in funeral benefit fund 31st December, 1897, $126.

SICK BENEFITS.—None.

ASSETS.

Cash in Treasurer's hands	$ 4 33
Cash on deposit in Imperial Bank	126 00
Total	$130 33

LIABILITIES —None.

MISCELLANEOUS.

Assessments are made once a month.

Nine such assessments were made during 1897.

The Society's accounts were duly audited on the 13th February, 1898.

Books of record or account, kept for purposes of insurance certificates, are as follows : Cash book, minute book, Treasurer's, members' signatures and by-laws.

Names and post office addresses of Auditors for 1897, J. S. Boddy and C. E. Swait.

Certain changes were made in relation to the insurance certificate, and copies are filed with the annual statement.

Cash Receipts.

Cash balance from 1896 (not extended)	$65 54	
Cash received during 1897 from :		
Initiation fees		$0 25
Assessments		123 00
Interest		1 84
Other sources		1 70
Total		$126 79

Cash Expenditure.

Cash paid during 1897 for :

(a) Expenses of Management.

Registration fee	$3 00
Supplies bought	3 00
Total	$6 00

(b) Miscellaneous Expenditure.

Funeral benefits	56 00
Total	$62 00

VICTORIA LODGE OF GOOD SAMARITANS AND DAUGHTERS OF SAMARIA, HAMILTON, ONT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, James Street N., Hamilton.

Organized 12th October, 1862; incorporated in Ontario 17th March, 1896.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Annie Lewis, Presiding Daughter ..... Hamilton.
Mary Hawkins, Treasurer ..... Hamilton.
Annie Gwyder, Secretary ..... Hamilton.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 32.

No members died during 1897, and no funeral benefits were paid.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Three members received sick benefits during 1897, amounting to $32.

Number of weeks' sickness experienced in 1897, 11.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1897, $401.96.

ASSETS.—$401 96.

LIABILITIES.—None.

CASH RECEIPTS.

Cash balance from 1896 (not extended)	$14 86	
Application fees		$6 00
Initiation fees		6 00
Dues		75 00
Fines		1 00
Total		$88 00

CASH EXPENDITURE.

Cash paid during 1897, for :

(a) Expenses of Management.

Registration fee	$ 3 00
Rent, light, heat, and taxes	24 00
Salaries, officers' and auditors' fees	3 00
Postage, telegrams and express	1 25
Total	$31 25

(b) Miscelleneous Expenditure.

Sick benefits	32 00
Per capita tax	5 45
Total	$68 70

GRAND UNITED ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Windsor, Ont.

Organized 7th December. 1853; incorporated 1st November, 1894.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

J. Washington Montgomery, District Master.....Chatham.
L. Scott, District Deputy Master.....Puce.
R. L. Dunn, District Secretary, Box 194.....Windsor.
W. H. Bazie, District Treasurer.....Chatham.
Edward Taylor, District Director.....London.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the local lodges, the membership of which at 31st December, 1897, was 175.

Three members died in 1897.

Amount of benefits paid in respect of deceased members, $120.00.

SICK BENEFITS.

Sick benefits are undertaken by the local lodges

Twenty members received Sick Benefits during 1897.

Amount of Sick Benefits paid, $375.00.

Number of weeks' sickness experienced during 1897, 115 3-7.

GENDRON MANUFACTURING CO.'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at 31st December, 1897, were as follows:

A. W. Waters, President ..... Toronto.
J. D. Baron, Secretary, 245 Sackville Street ..... Toronto.
J. J. Brady, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with the total membership of 230.
Three members died during 1897.
Amount paid for funeral benefits, $65.
Total amount to credit of the Fund, $25.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

One hundred and fifteen members of the Society received Sick Benefits during 1897, amounting to $540 02.

Number of weeks' sickness experienced in 1897, 85.
Amount paid for medical attendance, $69.25.
Total amount to credit of Sick Benefit Fund, $151.77.

ASSETS.

Cash deposited with Treasurer	$73 35
Cash in Dominion Bank (Sherbourne and Queen)..	103 42
Total	176 77

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made as often as necessary to keep $200 in hand.
Fifty such assessments were made during 1897, payable weekly.
The Society's accounts were audited May 1st and November 1st, 1897.
Names and addresses of the Auditors of accounts for 1897: J. J. Neander, Toronto; J. H. Gratz, Toronto.

Constitution was revised by doing away with the initiation fee and providing that every employee should be a member of the Society.

No changes were made during 1897 in the constitution and rules relating to insurance certificates or benefits

Cash balance from 1896 (not extended).....$210.89.

CASH RECEIPTS

Cash received during 1897 :

Dues	$609 30
Assessments	69 25
Total receipts	$678 85

CASH EXPENDITURE.

Cash paid during 1897 for :

(a) Expenses of Management.

Registration fee	$ 3 00
Salaries of officers	14 00
Printing	21 40
Total expenses of management	$38 40

(b) Miscellaneous Payments.

Funeral benefits	65 00
Sick benefits	540 02
Medical attendance	69 25
Total expenditure	$712 67

DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 48 Yonge Street, Toronto, Ont.

Organized 30th November, 1890, and incorporated in Ontario, 6th December, 1893.

The Executive Officers of the Society at 31st December, 1897, were as follows:

R. A. Cleghorn, President, Dominion Express.....Toronto

Jno. Blackhall, Secretary-Treasurer..... "

SICK BENEFITS

Sick Benefits are undertaken by the Association.

Twenty-five members received Sick Benefits during 1897 amounting to $636.56.

Number of weeks' sickness experienced in 1897, 102 6-7.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1897, $682.62.

ASSETS.

Actual cash on hand	$26 80
Cash in Home Savings and Loan Co, Toronto.....	269 15
Cash in Canadian Bank of Commerce.....	386 67
Total assets.....	$682 62

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates, monthly.

Twelve such assessments were made during the year 1897.

The Society's books were duly audited on January 8th, 1898.

The following books of record and account are kept for the purposes of Sick Benefits: Ledger, index book and bank book.

The names and post office addresses of the Auditors for 1897, were as follows: O. E. Foote, W. M. Carruthers and F. W. Branscombe.

Cash Receipts.

Cash received during 1897 from :

Dues	$802 00
Interest and dividends	9 10
Other sources	20 39
Total receipts	$831 49

Cash Expenditure.

Cash paid during 1897 for :

(a) Expenses of Management.

Registration	$ 3 00
Salaries, officers' and auditor's fees	6 25
Printing, stationery and advertising	3 25
Other expenses	10 00
Total expenses of management	$22 50

(b) Miscellaneous Payments.

Sick benefits	636 56
Total expenditure	$659 06

COBBAN MANUFACTURING CO.'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Toronto.

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

J. Henry, President ..... Toronto.
T. Sandford, Vice-President ..... Toronto.
E. V. Rippon, Secretary ..... Toronto.
W. Moore, Treasurer ..... Toronto.

SICK BENEFITS.

Sick benefits are undertaken by the Society, total membership at 31st December, 1897, 88.

Fifteen members received sick benefits during 1897, amounting to $130.00.

Number of weeks' sickness experienced in 1897, 43 weeks.

ASSETS.

Cash on deposit in Home Savings, at Toronto	$100 00
Interest	4 95
Totals	$104 95

LIABILITIES.—None.

Miscellaneous.

Assessments are made monthly.
Society's books were duly audited on December 20th, 1897.
Twelve assessments were made during 1897, payable second Tuesday each month.
The books of record kept are cash book and ledger.
Names and addresses of Auditors for 1897 were as follows; F. Butt, W. Faulkner.

Cash Receipts.

Cash receipts for 1897:

Application fees and dues	$268 25
Interest	4 95
Total	$273 20

Cash Expenditure.

(*a*) *Expenses of Management.*

Salaries, officers' and auditors' fees	$15 00
Registration fee	3 00
Total expenses of management	$18 00

(*b*) *Miscellaneous Expenditure.*

Sick benefits	130 00
Divided as dividends	115 61
Total expenditure	$263 61

HEINTZMAN & CO.'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office 117 King Street West, Toronto, Ont.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at 31st December, 1897, were as follows:

A. J. Linton, President.....Toronto.
C. Presnail, Vice-President .....Toronto.
Wm. Ray, Treasurer, 34 Grange ave. .....Toronto.
A. S. Consterdine, Secretary.....Toronto Junction.

DIRECTORS.

J. Robertson .....Toronto.
R. Burbridge .....Toronto.
G. Grundler .....Toronto Junction.
W. Johnston .....Toronto Junction.
F. Campbell .....Toronto Junction.
H. Libby.....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.

Total membership at 31st December, 1897, 119.

One member died 1897.

Total cash standing to credit of Funeral Benefit Fund at December 31st, 1897 $201.51.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

No. of members of the Society who received Sick Benefits during 1897, 19, amounting to $389.00.

Number of weeks' sickness experienced in 1897, 67.

Total amount to credit of General Fund, from which all claims are paid, $201.51.

Miscellaneous

Dues are collected monthly.

Nine assessments were made during 1897.

The Society's accounts for 1897 were audited on the 27th January, 1898.

Names and addresses of the Auditors of accounts for 1897: W. H. May, James Ray, Toronto.

No changes were made during 1897 in the organization and management or in the Constitution and Rules of the Society in relation to benefits

Cash Receipts.

Cash balances from 1896 (not extended)	$213 31	
Cash received during 1897:		
Initiation fees and monthly dues		$384 80
Supplies sold		15 80
Total receipts		$400 60

Cash Expenditure.

Cash paid during 1897 for:

(a) Expenses of Management.

Registration fee	$3 00
Salaries, officers' and auditors' fees	20 00
Total expenses of management	$23 00

(b) Miscellaneous Payments.

Funeral benefits	50 00
Sick benefits	339 00
Other expenditures	40
Total expenditure	$412 40

ST. LAWRENCE FOUNDRY CO. EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 262 Front Street East, Toronto.

Organized 2nd day July, 1890; incorporated 27th day September, 1892.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Harry Ley, President ..... Toronto.
James Everitt, Vice-President ..... Toronto.
W. M. Hamilton, Treasurer ..... Toronto.
John S. Ferguson, Secretary ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 88.
No members died during 1897, and no funeral benefits were paid.

SICK BENEFITS.

Seven members received sick benefits during 1897.

Total amount of sick benefits paid during 1897, $130.

Number of weeks' sickness experienced during 1897, 32½.

Amount paid for medical attendance during 1897, $110.

Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1897, $129.33.

ASSETS.

Actual cash on hand 31st December, 1897 ..... $129 33

LIABILITIES.—None.

Miscellaneous.

No actions or proceedings were instituted by or against the Society during 1897.

The books of the Society were duly audited December 31st, 1897.

The following books of record are kept: Secretary's Cash Book, Treasurer's Cash Book.

The names and addresses of the Auditors for 1897 were as follows: John Campbell, James Everitt, Thos. Greenway, Toronto.

Cash Receipts.

Cash balance from 1896 (not extended)	$107.33	
Cash received during 1897 from :		
Assessments		$327 90
Total		$327 90

Cash Expenditure.

Cash paid during 1897 for :	
Registration fee	$4 75
Expenses of annual meeting	50 00
Officers' salaries, etc	10 00
Other expenses	1 15
Expenses of management	$65 90

Miscellaneous Expenditure.

Sick benefits	130 00
Medical attendance	110 00
Grand totals	$305 90

THE ANDERSON FURNITURE COMPANY (LIMITED) EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Woodstock, Ont.

Organized 1895 ; incorporated 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Peter Robertson, President.....Woodstock.
W. J. Beattie, Vice-President.....Woodstock.
Thos. Milburn, Secretary.....Woodstock.
T. J. McBeath, Treasurer.....Woodstock.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which is 240.
No members of the Society died during 1897.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Four members received Sick Benefits during 1897, amounting to $61.50.
Number of weeks' sickness experienced during 1897, 23.
Amount paid for medical attendance, $97.50.

ASSETS.

Cash on deposit to Society's credit not drawn against, in the Canadian Bank of Commerce, Woodstock	$166 51
Total	$166 51

MISCELLANEOUS.

Books kept by the Society—cash book, minute book and members' roll.
The books of the Society were audited on 7th January, 1898. Names of auditors : A. Shuttleworth and N. B. Davidson.

LIABILITIES.—None.

RECEIPTS.

Cash received during the year.....	$370 40

CASH EXPENDITURE.

Registration fee	$ 3 00
Supplies bought	35
Salaries	10 00
Rent	4 50
Other management expenses	7 00
Total management expenses	$24 85
Sick Benefits	61 50
Medical attendance	97 50
Gratuities to members	8 25
Refund to employees	11 79
Total expenditure	$203 89

HOBBERLIN BROS. CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Toronto, Ontario.

———

Organized 14th September, 1897, and incorporated in Ontario 14th September, 1897.

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The Executive Officers of the Society at the 31st December, 1897, were as follows:

A. M. Hobberlin, President ..... Toronto.
A. E. Herrington, Secretary-Treasurer ..... Toronto.

This Society at present undertakes only the payment for medical attendance to its members.

RECEIPTS.

Dues	$41 15

EXPENDITURE.

Incorporation	$ 1 00
Registration fee	3 00
Medical attendance	37 15
Total expenditure	$41 15

HER MAJESTY'S ARMY AND NAVY VETERANS, TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Cameron Hall, Toronto.

Organized 9th August, 1887 ; incorporated in Ontario 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1897, were as follows

Thomas Tyler, President	Toronto.
W. Gibbs, Vice-President	Toronto.
Jno. R. Gray, Secretary	Toronto.
Samuel Griggs, Treasurer	Toronto.
Jno. Owens, Trustee	Toronto.
J. Kennett, Trustee	Toronto.
R. Purvis, Trustee	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.

Total membership at 31st December, 1897, 85.

One member died during 1897, and Funeral Benefits to the amount of $40 were paid.

ASSETS.

Cash on deposit in Bank of Commerce at Toronto	$869 76
Other assets	459 40
Total	$1,329 16

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made, monthly payments being required.

Society's books were duly audited January, 1898.

Names and addresses of auditors for 1897, were as follows : J. R. Gray, W. Cantlin, John Bourne, Toronto.

CASH RECEIPTS.

Cash balance from 1896 (not extended)	$694.92	
Initiation fees		$ 23 90
Dues		304 23
Supplies sold		1 70
All other sources		144 98
Total		$474 81

CASH EXPENDITURE.

(*a*) *Expenses of Management.*

Salaries, officers' and auditors' fees	$44 00
Travelling expenses	25 00
Registration fee	3 00
Printing and postage	42 00
Rent, light, etc	34 80
Other management expenses	99 17
Total expenses of management	$247 97

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	40 00
Sick benefits	12 00
Total expenditure	$299 97

HER MAJESTY'S ARMY AND NAVY VETERANS, HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, King Street West, Hamilton.

Organized 5th October, 1889; incorporated in Ontario 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

John Dow, President ..... Hamilton.
John Gardner, Secretary ..... Hamilton.
John Skerrett, Treasurer ..... Hamilton.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1897, 53.

No members died during 1897, and no Funeral Benefits were paid.

ASSETS.

Cash on deposit in Bank of Commerce at Toronto	$727 84
Total	$727 84

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made, monthly payments being required.

Society's books were duly audited June 30th, 1897.

Names and addresses of Auditors for 1897 were as follows: Thos. Legge, Arthur Blakemore.

CASH RECEIPTS.

Cash balance from 1896 (not extended)	$564 87	
Initiation fees		$ 12 50
Dues		288 75
Interest		20 67
All other sources		27 75
Total		$349 67

CASH EXPENDITURE.

(a) Expenses of Management.

Salaries, officers' and auditors' fees	$15 00
Supplies bought	30 93
Registration fee	4 00
Printing and postage	8 94
Rent, light, etc	12 00
Other management expenses	35 00
Total expenses of management	$105 87

(b) Miscellaneous Expenditure.

Medical attendance	26 50
Gratuities to distressed members	30 00
Total expenditure	162 37

ORANGE YOUNG BRITON LODGE No. 33.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, Lewis Street, Ottawa.

Organized 6th March, 1873, and incorporated in Ontario 31st November, 1895.

The Executive Officers of the Society at 31st December, 1897, were as follows:

W. H. Bradshaw, Worshipful Master ..... Ottawa.
Thos. Evans, Deputy Master ..... Ottawa.
W. J. Kissick, Secretary ..... Ottawa.
Samuel Crooks, Treasurer ..... Ottawa.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1897, was. No information.

One member of the Society died during 1897.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Five members of the Society received sick benefits during 1897.

Total amount of benefits paid in 1897, $17.50.

Number of weeks' sickness experienced in 1897, seven.

Total amount of cash standing to credit of Sick Fund, $161.87.

MISCELLANEOUS.

The Society's books were audited for 1897 on May 12th, 1897.

Names and addresses of auditors for 1897 were as follows: Ed. Ashe and Jno. Carleton, Ottawa.

Cash Receipts.

Cash balance from 1896 (not extended)	$20 36	
Cash received during 1897 from :		
Application fees		$ 3 00
Dues		134 50
Initiation fees		7 00
Degrees and cards		2 00
Supplies sold		10 85
Certificates granted		1 00
Total receipts		$158 35

Cash Expenditure.

Cash paid during 1897 for :

(a) Expenses of Management.

Per capita tax or levies for management	$25 80
Registration fee	3 00
Supplies bought	12 25
Traveling expenses	
Rent, light, heat and taxes	20 00
Printing, stationery, advertising, postage, telegrams and express	9 29
Total expenses of management	$70 34

(b) Miscellaneous Expenditure.

Sick benefits	17 50
Gratuities to distressed members	10 00
Total expenditure	$97 84

TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office 21 Wickson Ave., Toronto, Ont.

Organized 10th March, 1890; incorporated 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Thos. Hilton President.....Toronto.
Thos. Martin, Vice-President .....Toronto.
Joseph Beare, Treasurer .....Toronto.
C. Wheat, Secretary .....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. One member of the Society died in 1897, and $20 were paid as funeral benefits.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. No. of members 88.
Number of members who received Sick Benefits in 1897, 29.
Amount of Benefits paid in 1897, $251.71.
Amount paid for medical attendance, $63 72.
Total amount of cash standing to the credit of Fund, $682.50.

ASSETS.

	Supreme Body.	Subordinate Bodies.
Cash on hand as per auditors' statement.....	$2 50	$201 70
Cash in Dominion Bank	27 68	480 80
Total assets.....	$30 18	$682 50

LIABILITIES —None.

MISCELLANEOUS.

The accounts of the Society were duly audited during the year 1897.

Names and addresses of the auditors for the year 1897: S. Deans and H. Dibble, Toronto.

Cash Receipts.

		Grand Body.	Subordinate Body.
Cash balance from 1896	$517.04		
Cash received during 1897 from :			
Initiation fees		....	$ 6 50
Dues		....	330 10
Per capita		$20 50	
Charter fees		2 50	
Interest		...	50
All other sources		20 18	326 70
Total receipts		43 18	663 80

Cash Expenditure.

Cash paid during 1897 for :			
Per capita tax		....	$11 00
Registration fee		$ 3 00	.....
Supplies bought		10 00	36 35
Rent, etc		....	31 35
Law costs		....	12 00
Printing		....	3 00
Other expenses		....	10 80
Total expenses of management		$13 00	$104 40

(b) Miscellaneous.

Per capita tax		....	6 42
Sick benefits		....	251 71
Medical attendance		....	63 72
Funeral benefits		....	20 00
Other expenditure		....	52 09
Total expenditure		$13 00	$498 34

SOCIETE DES ARTISANS CANADIEN FRANCAIS DE LA CITE DE MONTREAL.

Date of application for registry, 4th February, 1898.

1. *Society, how constituted or incorporated.*—The Society was lawfully incorporated on the 28th day of December, 1876, and the documents evidencing the same are filed or deposited in the office of the Provincial Legislature at Quebec.

2. *Incorporation, how effected.*—The incorporation was affected under the following Acts: 1876, 40 Vic. 63; 45 Vic. 76; 58 Vic. c. 80 (6).

3 *The original corporate name* was Societe des Artisans Canadien Francais de la Cite de Montreal, which name is still in force.

4. The Head Office of the Society is at Montreal, Que.

5. The chief agency of the Society in the Province of Ontario is at Ottawa, and the name and address of the Chief Agent and Attorney is as follows: John Chamard Ottawa.

6. The general insurance funds of the Society are in the possession or control of the executive officers, who are elected by representatives in regular annual session.

7. The Society has no reserve fund in Ontario, but has a deposit with the Department of Insurance of $5,000, under section 41 of the Ontario Insurance Act, R. S. O. 1897, c. 203.

8. The Society by itself, or branches, undertakes exclusively with members of the Society the following insurance: By the Society itself, life insurance for a maximum amount of $1,000; sick benefits of $4 per week for twenty weeks per annum.

9. *Forms used* by the Society in Ontario for purposes of insurance filed as exhibits 4 to 6.

10. The document filed as exhibit 7 is declared to be a true copy of the rules of the Society so far as they relate to the insurance contracts.

THE MACDONALD MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

Date of application for registry, 17th January, 1898.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 18th day of January, 1898, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under R.S.O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following : R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of the Macdonald Manufacturing Company's Employees' Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance : Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Rules and Regulations of the Society, so far as they relate to the insurance contracts.

JOURNEYMEN BAKERS UNION No. 204, TORONTO.

Date of application for registry, 26th January, 1898.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 25th day of January, 1898, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under R.S.O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following R. S. O. 1897, cnap. 203.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of the Journeymen Bakers Union No. 204, Toronto.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 4 is declared to be a true copy of the Constitution, By-laws and Rules of the Society, so far as they relate to the insurance contracts.

ONTARIO BENEFIT SOCIETY.

Date of application for registry, 21st April, 1898.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 31st day of May, 1898, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation how effected.*—The incorporation was effected under R. S. O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O, 1897, chap. 203.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of the Ontario Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Constitution, By-laws and Rules of the Society, so far as they relate to the insurance contracts.

[*Appendix to* DIVISION C of the Report (1898) of the Inspector of Insurance and Registrar of Friendly Societies for the Province of Ontario.]

LIABILITY OF MEMBERS IN FRIENDLY SOCIETIES

WHICH ARE CONDUCTED ON THE

ASSESSMENT SYSTEM.

Re Supreme Legion, Select Knights of Canada: Cases of William McLean *et al*, Defendant debtors:—

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(1) Statement of Defence; and authorities cited by the various Counsel for Defendants ..... C 203 5

(2) Argument of Mr. J. Howard Hunter, Counsel for Registrar of Friendly Societies, Plaintiff ..... C 208 *et seq.*

(3) Authorities cited by Mr. D. F. Macwatt, Counsel for Receiver, Plaintiff ..... C 206 *et seq.*

also

JUDGMENT of F. W. Macdonald, Esq., Local Master in H. C. J., St. Catharines .....

[Appendix to Division C of the Report (1898) of the Inspector of Insurance and Registrar of Friendly Societies for the Province of Ontario.]

LIABILITY OF MEMBERS IN FRIENDLY SOCIETIES

WHICH ARE CONDUCTED ON THE

ASSESSMENT SYSTEM.

Re Supreme Legion, Select Knights of Canada, in compulsory liquidation; Cases of William McLean *et al.*, Defendant debtors.

Introductory Note.—In this matter the registry of the Society was on 13th April, 1898, cancelled on the ground of insolvency. The liabilities amounted to over $82,000, consisting of claims admitted by the Society and due to widows, children or other dependent persons as beneficiaries under the insurance certificates of the Society. The assets of the Society consisted almost wholly of book-debts, viz., assessments remaining unpaid by members or past members of the Society. The proceedings were for the recovery of those book-debts.

The Plaintiffs were the Registrar of Friendly Societies (who under the Ontario Insurance Act is the official guardian of the estate), and the Receiver, Mr. B. J. Leubsdorf. The Registrar was represented by Mr. J. Howard Hunter, and the Receiver by Mr. D. F. Macwatt. The Defendants were represented by numerous solicitors and counsel; of the latter, those who argued the questions involved were Mr. W. R. Riddell, Senior Counsel, and Messrs. A. R. Allison, B. N. Davis, Charles Elliott, and D. Urquhart.

GENERAL STATEMENT OF DEFENCE.

In the matter of the compulsory liquidation of the Supreme Legion of the Select Knights of Canada.

The Supreme Legion of the Select Knights of Canada, plaintiffs, and William McLean, *et al*, defendants.

TAKE NOTICE that the defendants individually dispute the claim made by the Receiver of the Supreme Legion of the Select Knights of Canada, hereinafter called the Society, against them on the following amongst other grounds :

1. The said defendants are not now members of the Select Knights of Canada.

2. No beneficiary certificates were ever issued to or accepted by some of the said defendants according to the constitution and laws of the said society.

3. The said defendants were never elected, admitted or initiated into the said society in conformity with the rules and by-laws and ritual of the said society.

4. That the society was a voluntary association of members, and the defendants, if they were ever members, remained members only so long as they continued to pay the assessments made from time to time, and there is no agreement on the part of the defendants to pay any sum whatever for assessments, dues or per capita tax.

5. No notice of the assessments, dues or per capita tax respectively claimed was ever given to the said defendants or any of them according to law.

6. The said assessments were not levied in accordance with the constitution and laws of the said society.

7. No consideration whatever was ever received by any of the said defendants for the amounts claimed from the defendants or any part thereof.

8. If it should be held that the said defendants were members of the said society, then the defendants say that they were individually induced to become members by false and fraudulent representations made to them individually by the duly incorporated [qy. authorized] agent or agents of the said society to secure members in the said society.

9. If the said defendants ever were members of the said society, they were induced to become members of said society on the representation that it was in good financial standing and that it had a surplus, whereas the fact was that at the time they became members thereof, the said society was in insolvent circumstances to the knowledge of its officers and to the knowledge of the agent or agents who solicited the defendants to become members.

10. That the said defendants, if ever members of said society, as soon as they discovered the true position of the said society withdrew therefrom and ceased to be members thereof, and thereafter were under no liability to said society.

11. The defendants further say that in any event they are not liable for six months' arrears of assessments, but that the utmost they can be held liable for under the constitution and laws of the order, is the assessment or assessments for the non-payment of which the defendants were respectively suspended and forfeited all benefits in the beneficiary department.

12. The defendants further say that they are not liable in any case for the per capita tax.

13 The defendants further say that they are not liable for any of the general fund assessments, as the same are illegal and unconstitutional and the levy of the same is *ultra vires* of the society.

14. The respective legions of which the defendants were members were suspended and dissolved, and the defendants' certificates were thereby cancelled and they did not thereafter become members of the society.

15. The defendants further say that they are not liable to the society or the liquidator or creditors for the said assessments on the grounds of the non-compliance of the society with the constitutions and laws governing the society.

16. The defendants further say that they individually withdrew from the said society in the manner permitted by the Insurance Act, or by the laws of the society, and in any event the society is estopped by its conduct from denying that the defendants did so withdraw.

17. That the defendants, if ever members of the said society, paid all assessments, dues and per capita tax during the time the said society was registered, and relied on such registration as showing the solvency of the said society, whereas at and during the time of such registry the said society was insolvent to the knowledge of the officers of the said society.

18. If the defendants ever were members of the said society, at the time they ceased to be members there were no claims outstanding against the said society for which assessments could be made.

19. The defendants or some of them desired to withdraw from the society and did all acts entitling them to a withdrawal card, even if such were necessary.

20. The defendants claim that they cannot be called upon to pay assessments which are intended to pay claims accrued after the date of the assessments.

21. These defendants claim that the claim against them is barred by section 310 of the constitution of 1896, and corresponding or amending sections of other constitutions, etc, and by the Statute of Limitations.

22. These defendants, or some of them, being suspended by reason of non-payment of assessments, etc., applied for reinstatement, but reinstatement was refused because they were (1) sick, (2) over 50 years of age, (3) unable to pass medical examination, or (4) because of adverse vote of the Legion.

23. These defendants, or some of them, when nearly 50 years of age applied for admission but were not admitted until after 50 years of age, and then received the certificates. Such certificates, it is contended, are void, and such defendants not liable.

24. The said society was insolvent at the time the said defendants, or some of them, joined the said society; and at the time of the assessments made and at the time of notice of the said assessments, and at the time of these defendants or some of them ceasing to pay and at the end of six months thereafter.

25 The various classes of certificates cannot be affected by the changes made in the constitution and by-laws subsequent to their issue, nor are they subject to any conditions except those endorsed thereon or referred to therein.

26. All certificates issued prior to date of the first registration are not governed by the Act of 1892 or any amendment thereto, and therefore the Local Master has no jurisdiction in respect to the holders of any such certificate, and the holders of any such certificates are in no wise liable.

27. All changes and amendments made to the constitution, etc, at the various dates, and all parts of the said constitution, by-laws, etc., passed at any time not in pursuance of the Benevolent Societies' Act, are void, illegal, and not binding upon the members of the said society.

28. In any event the consent of the Registrar was not given until 1897 (5th April) to any changes from the first declaration being filed (15th October, 1883), and until that time at all events the said society was subject to the Benevolent Societies' Act in all respects as to notice and otherwise.

29. A number of certificates were not in force on the going into effect of the constitution promulgated to take effect July 1, 1896, or reinstated thereafter, and so the assessments referred to in section 292 of such constitution, etc., do not apply.

30. And there are a number of certificates which were not in force on 1st July, 1897, nor issued thereafter, and therefore the amendment of 1897 does not apply to them.

31. The defendants are not in any case liable for more than three months' assessments or dues.

32. The constitution, etc., was not given to these defendants as required by the Statute.

(Signed) W. R. RIDDELL,
Of Counsel for the Defendants.

THE FOLLOWING AUTHORITIES WERE CITED BY THE VARIOUS COUNSEL FOR THE DEFENDANTS:

As to the right of enacting by laws (or amendments to by-laws) by representatives.—R. *v.* Outbush, 4 Burr, 204; R. *v.* Head, 4 Burr, 2116; Maxwell on Statutes, 2nd Ed., p. 453; Stevenson *v.* Vokes, 27 O. R., 691; *Re* Massachusetts Benefit Association, Sproule's case.

On the existence of membership.—Hoefner *v.* Canadian Order of Chosen Friends, 29 O. R., 125; Patterson's case, *Re* Canadian Relief Society, 15 O. L. T., 216; Long *v.* A. O. U. W., 25 A. R, 147.

A voluntary Society and no contractual relation.—*Re* Protective Life Ins. Co., 9 Bissell, 188; Swift *v* Provincial Prov. Inst., 17 A. R., 66; Hunter on Ins. Corp Act, p. 289, and cases there cited; Niblack on Ben. Soc., sec. 307; Bacon on Ben. Soc, 2nd Ed., pp 272-3, 357; Emerson *v.* Flint, 7 U C. C. P., 161; 3 Am and Eng. Encycl. of Law, 1099; Farmer *v.* State, 69 Texas, 561; Chicago Mutual *v* Hunt, 127 Ill., 277; Rood *v.* Railway, 31 Fed. Rep., 64; Frank *v.* U. S Masonic Ben. Assoc., 5 Ins. L J. N. S., 149; A. O. U. W. *v.* Moore, 9 Ins. L J. N. S., 543.

No liability where member's right of reinstatement lost through age.—Fraser *v.* Ryan, 24 A. R., 441; Yelland *v.* Yelland, 25 A. R. 91.

Conditions governing contract (if any).—London West *v.* London Guarantee Co., 26 O. R., 520; Niblack on Benef. Soc, sec. 20; 14 M. and W., 76; Cababe on Estoppel, pp. 127-8; *Re* Klaus, 67 Wis.; Hunter on Ins. Corp. Act, pp. 167-8.

Notice and validity of Assessments.—Dale *v.* Weston Lodge, 24 A. R., at 363; Hunter on Ins. Corp Act, pp. 298 *et. seq*; Bacon on Ben. Soc., 2nd Ed., sec. 414; Hill *v.* Merchant's and Manufacturer's Ins. Co., 28 Gr., 560; Mut. Aid Soc. *v.* Hilburn, 85 Ky., 1; Bates *v.* Mut. Ben. Assoc, 51 Mich., 586; Farmers' Mutual *v.* Chase, 56 N. H., 341; Victoria Mut. *v.* Thompson, 9 A. R, 620; Hughes *v.* Newcastle M. Ins. Co., 13 U. C. R., 158; Columbia F. Ins. Co. *v.* Kinyon, 37 N. J. L., 33; Bacon on Ben. Soc., 2nd Ed., sec. 377-9; 3 Am. and Eng. Encycl. of Law, 1100.

Effect of suspension of certificate.—Long *v.* A. O. U. W., 25 A. R. 147; Bosworth *v.* Western Mutual Aid Society, 75 Iowa, 582; Addison on Contract, 9th Ed., p. 115; Am. and Eng. Encycl. of Law, Vol. III., p. 893; Niblack, pp. 304, 366.

Retroactive application of Statutes.—Cerri. *v.* A. O. F.; Roden *v.* City of Toronto, 25 A. R., 12.

Limitation of actions.—Art. "Action" in Stroud's Judicial Dictionary; Am. and Eng. Encycl. of Law, Vol. I., p. 178; Peoria Refining Co *v.* Canada Fire and Marine Ins. Co., 12 A. R., 418; Provincial Ins. Co. *v.* Ætna Ins. Co., 16 U. C. R., 135; Robertson *v.* Pugh, 15 S. C. R., 706; Co. Litt., 285; Bradlaugh *v.* Clark, 8 A. C., 361; Boston *v.* Lelievre, L R. 3 P. C., 162; Greene *v.* Provincial Ins. Co., 4 A. R., 528; Hughes *v.* Chester Ry. Co., 1 Drewry and Smale, 524.

Costs.—Grimwade *v.* Mutual Soc., 18 Ch. D., 530.

FOR THE PLAINTIFFS IN REPLY:

For the Registrar of Friendly Societies.—Mr. Hunter's argument, citing authorities, is given *in extenso*, *infra* p. C 208 *et seq.*

For the Receiver.—Mr. Macwatt cited the following authorities:

As to alleged withdrawal of defendants.—Hoefner *v.* Canadian Order of Chosen Friends, 29 O. R., 125; Ellerbe *v* Barley, 25 S. W. R., 384; Lapierre *v.* L'Union St. Joseph de Montreal, 4 S. C. R., 24.

As to sufficiency of notice of assessments.—Huntly *v* Whitten, 105 Mass., 391; Dana *v.* Kemble, 19 Pick. Mass, 112; Hartford Bank *v.* Hart, 3 Day (Conn.), 491; Starr *v.* Terry, 22 N. J. L, 190; Austin *v.* Holland, 69 N. Y., 571; McCoy *v.* N. Y., 46 Hun (N.Y.), 268; Montelins *v.* Atherton, 5 Colo, 224; Collan *v.* Gayland, 3 Watts (Pa.), 321; Russell *v.* Buckley, 4 R. I., 525; Obks *v* Weller, 16 Vt, 63; Rosenthal *v.* Walker, 111 U. S, 185; Woodstock *v.* Houldsworth, 16 M. & W. 124; Dunlop *v.* Higgins, 1 H. L. Cas. (Eng); and especially In *Re* Imperial Land Co. of Marsailles Harris case, L. R. 7, Ch. App, 587; Karcher *v* Supreme Lodge, etc., 137 Mass., 368; Hummel's Appeal, 78 Pa. St., 320; Rosenberger *v.* Washington Mut. F. Ins. Co, 87 Pa. St., 207; Survick *v.* Valley Mut. L. Assoc (Va, 1896), 32 S. E. Rep., 223

Form and service of notice.—Stanley *v.* N. Western L. Assoc., 36 Fed. Rep., 75; Glardon *v.* Supreme Lodge, 50 Mo. App., 51; Greeley *v* Iowa State Ins. Co., 50 Iowa, 86; Yoe *v.* B C. Howard M. A. Assn., 63 Md., 86; Weakly *v.* Northwestern B. & M. A. Assn., 19 Bradw., 327; Borgraefe *v* Supreme Lodge, K. & L of H., 22 Mo. App., 127; Epstein *v* Mut. Aid, etc, Assn., 27 La. Ann., 938; Union Mut. Acc. Assn. *v.* Miller, 26 Ill., App., 230; Northampton, etc., Ins. Co. *v.* Stewart, 39 N. J. L., 486; Epstein *v.* Mut. Aid, etc., Assn., 29 La. Ann., 938; Rosenthal *v.* Walker, 11 U. S., 185; Briggs *v.* Hervey, 130 Mass. 186; Russell *v.* Buckley, 4 R. I., 525; Hansen *v.* Supreme Lodge, etc., 140 Ill., 301; Van Frank *v.* U. S. Masonic Benevolent Assoc., 158 Ill., 560; Lothrop *v.* Greenfield Stock, etc., F. Ins. Co., 2 Allen (Mass.), 82; Jackson *v.* Roberts, 31 N. Y. 304; Zeigler *v.* Mutual Aid, etc., Asso., 1 McGloin (La.), 284; Survick *v.* Valley Mut. L Asso., (Va., 1895), 23 S E. Rep.,223; *See* also in Diprose & Gammon, Walls' Case, (171), p. 319; L. R., 15 Eq., 18; Trotter *v.* McLean, (case 82), p. 142; L.R., 13 Ch. D., 574; In *re* Hickey, (case 83), p. 143; Ir. App., 10 Eq., 127; and especially Skilbeck *v.* Garbett, (case 172), p. 322; Dunlop *v.* Higgins, 1 H. L cases, 381; In *re* Imperial Land Co. of Marsailles Harris' case, L. R., 7 Ch., 587.

Form, validity, continuance and annulment of certificate or contract.—Karcher *v.* Supreme Lodge, etc., 137 Mass., 358 ; May on Insurance, sec. 14 ; Taylor *v.* Merchant's Fire Ins. Co., 9 How (U. S), 309 ; Commercial Mut. Ins. Co. *v.* Union Ins. Co., 19 How (U. S.), 318 ; First Baptist Church *v* Brooklyn Ins. Co., 19 N. Y., 305 ; Wood *v.* Rutland Ins. Co., 31 Vt., 552, 562 ; Blanchard *v.* Waite, 28 Me., 51 ; Long *v.* A. O. U. W., 25 A. R., 147 ; Roden *v.* City of Toronto, 25 A. R., 12 ; In *re* State of Pennsylvania, 22 Federal Reporter, 109 ; Deiky *v* Prov. Wash. Ins. Co., 8 S. E., 617 ; Boehen *v.* Williamsburgh Ins. Co., 35 N. Y., 131 ; Columbia Ins. Co. *v* Cooper, 50 Pa. St., 331 ; Keiler *v.* Niagara Ins. Co , 16 Wis., 523 ; 25 Wis., 291 ; 42 Mo., 456 ; 74 Mo., 167 ; 26 Iowa, 9 ; 12 Mich., 202 ; 9 S. W. Reporter, 812 ; 8 S. E. Reporter, 616 ; Roos *v.* World Mut. Ins Co., 64 N. Y., 236 ; Murrich *v.* Sup. Lodge, K. & L. of H., 3 N. Y. S., Nat. Rep. 552.

Waiver and estoppel.—North British Ins. Co. *v.* Steiger, 26 Ill. Appeal, 228 ; 75 N. Y., 273 ; 24 Hun, N. Y., 58 ; 49 Wis., 322 ; 30 Mich., 41 ; 21 Wall U. S , 152 ; 135 Mass., 248 ; 28 Gratt, Va., 88 ; 39 Mich., 51 ; 40 N. W. Rep., 775 ; 81 N. Y , 410 ; 26 Pa. St., 199 ; 97 Mass,, 144 ; 94 Missouri, 363 ; Lycoming Ins. Co *v* Woodworth, 83 Pa. St., 223 ; Plum *v* Catt Ins. Co., 18 N. Y., 392 ; 26 N. Y., 550 ; 51 N Y., 117 ; 81 N. Y., 273 ; 24 Hun, N. Y., 58 ; 25 Hun, N. Y., 499 ; Georgia Home Ins. Co. *v.* Jacobs, 55 Texas, 365 ; Carson *v.* Jersey City F. L Co., 43 N. J. L , 300 ; American Cent Ins. Co. *v* McRae, 8 Lea. Tenn., 513 ; 53 Wis., 371 ; 108 Ind., 270 ; Sheldon *v* A. T. L. F. & M. Ins., Co., 26 N.Y., 460 ; 76 N. Y , 567 ; 7 R. I., 502 ; 109 Pa. St., 535 ; 113 Pa. St. 386 ; Home Mut. Ins. Co. *v.* Garfield, 50 Ill., 124 ; Witherell *v.* Maine Ins. Co., 9 Maine, 200 ; Morrison *v.* Wis I. O. O. F., 59 Wis., 162 ; Merchants and Manufacturing Co. *v.* Curran, 55 Mo., 142 ; Carroll *v.* Charter Oak Ins. Co , 38 Barber. N. Y., 402 ; Hamilton *v.* Home Ins Co., 94 Mo., 353 ; Westchester F. Ins. Co. *v.* Earl, 33 Mich., 143 ; 60 Wis., 126 ; 120 U. S , 183 ; 60 Ill. App., 528 ; 5 Denio, N. Y., 154 ; 146 Mass., 519 ; Tutonia Ins. Co. *v.* Anderson, 77 Ill., 384 ; 30 Ohio St., 240 ; 39 Wis., 111; 52 Ga., 640 ; 5 Hill, N. Y., 147 ; 99 Mass., 161 ; Wood *v.* Rutland F. Ins. Co., 31 Vt. 552.

Suspension of Certificate does not suspend liability of holder.—Long *v.* A. O. U. W., 25 A. R., 147 ; American Ins. Co. *v.* Klink, 65 Mo., 78 ; American Ins. Co. *v.* Hanley, 60 Ind., 515 ; Ellerbe *v.* Barney, 25 S. W. R., 384 ; Patterson's case in *re* Canadian Relief Society, 15 C. L. T., 216 ; Fulton *v.* Stevens, 74 N. W. R., p. 803, quoting Ellerbe *v.* Barney, 25 S. W. R., 384 ; in *re* Ins. Co , 9 Bliss, 188, Fed. Cas. No. 11, 444 ; New Era Life *v.* Rossiter, 132 Pa. St., 314. and McDonald *v.* Ross-Lewin, 29 N. Y., Hun, 87 ; Akers *v.* Hite, 94 Pa. St , 394 ; Burdon *v.* Mass. Safety F. Assoc., 147 Mass, 350 ; Vanatta *v.* N. J. Mut., 31 Eq., N. J., 15 ; Smith *v.* Brown, 75 Hun, N. Y., 231 ; Commonwealth *v.* Mass., 112 Mass., 115.

Right of Reinstatement.—Mason *v.* Grand Lodge, etc., 30 Minn., 509 ; Jackson *v.* North Western Mut. Rel. Asso., 78 Wis., 463.

Alteration of Rules.—Smith *v.* Galloway, L. R. (1898) Q. B. ; p. 71; Baker *v.* Forest City, 28 O. R., 238 ; 24 A. R , 585 ; Dixon *v.* Thompson and Stooke *v.* Provident, Diprose & Gammon, pp. 45 and 195.

Relation of Supreme to Subordinate Lodges.—Watson *v.* Jones, 13 Wall, 679 ; Smith *v.* Smith, 3 Dessau, 557 ; Austin *v.* Searing, 16 N. Y., 113 ; Poultney *v.* Buchanan, 62 How, Pr. 466 ; Lafond *v.* Deems, 81 N. Y., 507 ; Scheu *v.* Grand Lodge, etc., 17 Fed. Rep., 214 ; Peet *v.* Grand Camp K. O. T. M., 83 Mich,, 92 ; 47 N. W. R., 119 ; Vivar *v.* Supreme Lodge K. of P., 52 N. J. L., 455 ; 20 Atl. Rep., 36 ; Spillman *v.* Supreme Council Home

Circle, 151 Mass., 128; 31 N. E. R. 775; Grey *v.* Christian Society, 137 Mass., 329; Chamberlain *v* Lincoln, 129 Mass, 70; Altmann *v* Benz, 27 N. J. Eq., 331; Osceola Tribe *v.* Schmidt, 57 Md., 98; Hall *v* Supreme Lodge, 14 Fed. Rep., 450; in *Re* Grand Lodge, etc., 110 Pa St., 113; 1 Atl. R, 582; Lamphere *v.* Grand Lodge, 47 Mich., 429; Oliver *v.* Hopkins, 144 Mass, 175; 4 N. Eng. Rep., 796; 10 N. East Rep., 775; Chamberlain *v.* Lincoln, 129 Mass, 70; Grosvenor *v.* Society, etc., 118 Mass., 78; Karcher *v.* Supreme Lodge, etc., 137 Mass., 368; Hummel's Appeal, 78 Pa. St., 320; Rosenberger *v.* Washington Mutual Fire Ins. Co., 87 Pa St., 207; Survick *v* Valley Mut. L. Assoc., Va. 1898, 32 S. E. R., 223.

Limitation of Actions.—Ludington *v* Thompson, 47 N. E. R., 903 (Ct. of Appeal, N. Y. 5 Oct, 1897).

RE SUPREME LEGION, SELECT KNIGHTS OF CANADA.

Cases of Wm. McLean, *et al*,

DEFENDANT DEBTORS.

Mr. J. Howard Hunter, for Registrar of Friendly Societies,

PLAINTIFF.

SYNOPSIS OF MR. HUNTER'S ARGUMENT.

I. Object of the Present Proceedings: Par. 1.

II. Incorporation of the Select Knights.

Collateral attack by defendants: Par. 2.—Plea that the Benevolent Societies Act did not contemplate a society enacting its rules by representatives: Par. 3 — This plea contradicts the well known history and design of the Act: Par. 4.— The Act construed by the Insurance Corporations Act: Pars. 5, 11.—Incorporation papers of the Select Knights Society: Pars. 6 to 8.—First change of Corporate Name; reason for change; what the order of the High Court granting the change implies: Pars. 9, 10 —Recognition of the Select Knights as a contracting insurance corporation by registration under the Insurance Corporations Act: Par. 11; see farther on this point Par. 41.

III. Denial of Membership by Defendants: See further, Divisions V., VI., *infra.*

Their membership proved by the books, etc, of the Society; also their default in paying their assessments: Pars. 12 to 14.—As to their non-severance see further *infra* under Divisions VI. and IX.

IV. Constitution and Laws of the Society.

Proof of the documents: Par. 16 —Proof as to the due enactment of the Constitutions and of amendments thereto: Par. 17.—The assent of the Registrar of Friendly Societies was not necessary: Par. 17; see further paragraph 42c *infra.*

V. Form and Incidents of the Insurance Contract Undertaken by the Select Knights.

Non-production by the defendants of their own insurance policies or "certificates": Par. 18.—Blank forms used by the Society: Par. 19.—Certificates from time to time issued strictly conformable to the Constitution and laws for the time being in force: Par. 20.—Application for Insurance: obligations taken by applicant to comply with the laws, rules and regulations from time to time in force: Par. 21.—Want of local legion seal on policy or certificate does not invalidate it: Pars. 22, 23

VI. Denial of Membership by Defendants because not Members of the A.O.U.W.

Paradox involved in this plea; Par. 24.—It was competent for the Select Knights to alter the requirements for future membership, and they took the steps proper and effectual for such alteration: Par. 25.

VII. Denial of membership by certain Defendants on the Ground of being Fifty Years of Age before Admission.

Facts and law of Robert Ker's case: Pars. 26 to 28.

VIII Defences Grounded on Insolvency of Society or upon Alleged Misrepresentations of the Society's Condition.

Allegations under this head: Par. 29.—Even if established would be no defence: Pars. 30-1.—Test of solvency applied by the Act to a Friendly Society: Pars. 31 to 33 —Scales of assessments from time to time in force, and the amount producible: Par. 33 —In a Friendly Society the Actuarial Reserve is left in the hands of the certificate-holder, but is subject to call: Pars. 31, 32, 33, 41, 42, 75 *et seq.* Notice of this liability is given by the words "*Assessment System,*" which by the statute are required to be conspicuously printed at the head of the Society's advertisements, circulars, notices and forms; and the Select Knights Society did give this notice of certificate-holder's liability: Par. 31.

IX. Reply to Pleas Founded on Alleged Withdrawal or Severance.

As to the facts, the books dispose of this plea: Pars. 12 to 14, *supra.*

As to the law, the provisions of the successive constitutions prescribed the mode of severance: Par. 34.—Defendants have confused severance from the Society with mere withdrawal from a lodge: Par. 35.—Lodge affiliation is to be distinguished from membership in the Society: Par. 35. See also Pars. 54-5, 6, 7.

X. Defence that the Society was a "Voluntary" one.

This defence may mean (1) that the Society was unincorporated, as to which see paragraphs 2 *et seq;*

Or it may mean (2) that there was no contractual obligation on the certificate-holder: Par. 36.—English cases as to liability in voluntary societies: Par. 36.—Examination of the case *re* Protection Life Ins. Co. on which Niblack has erroneously founded his doctrine of voluntary payment of assessments: Par. 37, 75 n.—Common Law liability of certificate-holders in benefit societies, in Ontario, prior to the Insurance Corporations Act: Pars. 37*a*, 38, 39.—The Insurance Corporations Act declared and limited the contractual obligation: Pars. 40 to 42.—Patterson's case in *re* Canadian Relief Society; McDonald *v.* Ross-Lewin; and other cases: Par. 41; Lehman *v.* Clarke (1898) examined; Pars. 73 *et seq.*

XI. Defences that the Original Rules of the Society were Altered.

The contract of the certificate-holder was to comply with all laws, rules and regulations from time to time in force: Par. 42; Cf. Par. 20.—Altering the rules, therefore, is within the right of the Society, and is no breach of the contract: Par. 42*a*.—There is here no question of vested right: Par. 42*b*.—The original constitution and the successive amendments thereto were duly enacted and promulgated; the assent of the Registrar of Friendly Societies was not necessary to their validity, though that assent, when given, concluded the question of their validity: Par. 42*c*; Cf. Par. 17.—The law of the Society establishing the General Fund Assessment received such assent and became binding on the members: Par. 42*c*.

XII. Reply to the Pleas that the Assessments and Dues now Claimed are not Legally due, and that the Assessments were not Legally Notified.

Pars. 43 to 53:—

System of regular monthly assessments maintained since 1st March, 1891; the assessments were made by proper authority and properly promulgated and notified through the Official Journal to the members both as lodges and as individuals: Par. 43.

An Official Journal as a medium of notice recognized by the Ontario Insurance Act; notice to members through their local lodges; the use of the post office for transmission of notices not prescribed: Pars. 43a and 43e.

The Ontario Insurance Act does not prescribe the form of notice necessary to make arrears of assessments collectable; what is sufficient notice for such purpose: Par. 43b to 44.

Notice proper of assessments was required to be given in the Select Knights to the local lodge, and it was made the duty of the members of the lodge to actively protect their own certificates from default either as individuals or as a lodge; Notices of assessment sent to members individually were supplemental to the notice given to them through their lodge, and were not legally necessary to fix their liability for the assessments: Pars. 43c, 43d.

Mode of delivery of newspapers in Toronto; the post office not a necessary or usual mode of such delivery: Par. 43a. See also Pars. 49, 50.

Further examination of Section 164 of the Ontario Insurance Act; the evidence necessary to support a forfeiture has no application here; and Section 320 of the Select Knights' Constitution applies only to unsuspended members, which defendants say they were not; notice to certificate-holder from his own pass-book: Par. 44.

Default of local lodge suspended certificates of its members, but did not terminate membership in Society; duty of such certificate-holders to pay directly to the Supreme Lodge: Par. 45.

Section 165 (1) of R. S. O. 1897, c. 203, applies where forfeitures of insurance certificates are being enforced as against resisting beneficiaries or creditors; effect of periodical payment of dues or assessments: Par. 46. See also Pars. 44, 51a.

Per Capita Tax and General Fund Assessment; the payment of arrears to receiver; the winding up clauses of the Ontario Insurance Act are *intra vires* of the Legislature of Ontario and necessarily cover past transactions: Par. 47 and note: See also Par. 66a.

Section 165 (2) of R. S. O. 1897, c. 203, is an enabling, not a disabling provision; it provides a mode of giving conclusive notice, but does not exclude other forms of notice: Par. 47a.

What is evidence of mailing notice : Par. 48.

Post office not necessarily the means of transmission ; Cases where the law imputes notice : Section 320 of the Select Knights' Constitution, 1896 : Pars. 49, 50 ; and see also Par. 43a.

Informalities in giving notice, American decisions ; certain cases cited for defendants inapplicable as being cases where forfeitures were being enforced : Par. 51.

Further examination of Section 165 (1) of R. S. O. 1897, c. 203 ; in the present proceedings it is the defendants who are insisting upon their own forfeiture or suspension ; position of defendants, if for want of notice or from other cause they had in fact suffered no suspension or forfeiture : Par. 51a

Right of assessment in continuing life insurance not to be measured by that in terminating fire, or accident, or guarantee insurance : Par. 52.

No statutory duty cast upon the society to give notice of default before default operated a forfeiture ; Provisions of the Society's Constitution were self-executing and operated *ipso facto* : Par. 53.

XIII. Two Modes of Severance from the Society ; Severance by Payment, and Severance by Default : Provisions of Successive Constitutions Governing Severance by Default : Pars. 54, 55.

Position of defaulting certificate-holder during first three months' default ; position of one in default for three months or longer, but for less than six months ; six months' default annulled the certificate and severed the holder from membership in the Society ; dual relation of members to such societies ; a member is not necessarily a certificate-holder ; social members ; importance of distinguishing suspension of the insurance certificate from severance of membership : Pars. 56, 57. See also Paragraphs 12 to 14, and 34-5.

XIV. Reply to the Pleas that Suspension of Insurance Certificate ends the Membership, or the Members' Further Liability. Pars. 58, 60-4, 64a.

XV. Reply to the Plea that Forfeiture of the Certificate Extinguishes the Defendant's Debt Due at the Time of the Forfeiture : Par. 59.

XVI. Reply to Pleas Alleging no Right of Reinstatement. Pars. 57, 60-4, 64a, 65

XVII. Assessments were not Earmarked for the Claims of Particular Dates or of Particular Certificates : Par. 65.

XVIII. Reply to Pleas of Inadequate or No Consideration : Par. 64.

XIX. Limitation of Actions.

Section 310 of Constitution (Limitation of Actions) has no application to the collection of assessments : Par. 66.

XX. Jurisdiction of Master : Paragraph 46, note ; Paragraph 66a.

XXI. Costs : Pars. 67-72.

XXII. Observations on the Illinois case Lehman *v.* Clarke (1898) Pars. 73-6.

ARGUMENT FOR REGISTRAR OF FRIENDLY SOCIETIES, PLAINTIFF.

IN THE HIGH COURT OF JUSTICE.

In the Matter of the Ontario Insurance Act and of the Supreme Legion Select Knights of Canada, an unregistered Insurance Corporation.

Before F. W. Macdonald, Esquire, Master at St. Catherines.

C 211

Proceedings against Debtors and Contributories.

Case of William McLean (Certif. 3227), general defendant, and *cases* of Gideon Grant and others specified in the following schedule, being defendants representative of classes therein specified, hereinafter called class defendants.

CLASS DEFENDANTS (Schedule as amended by defendants, Minutes of Evid. pp. 74-80.)

Name of Class Defendant and No. of his certificate.	Description of the Class represented.
Gideon Grant (5594)	Not an A. O. U. W. admitted before 5th April, 1897.
A. R. Williamson (6101)	Not an A. O. U. W. admitted after 5th April, 1897.
Gideon Grant (5594)	One withdrawing or trying to withdraw.
William McLean (3227)	One joining before constitution of 1894 came in force.
Gideon Grant (5594)	One living in Toronto not receiving notice by mail.
Gideon Grant (5594)	One living in Toronto not received paper at all.
W. R. Munro (6071)	One whose certificate is not sealed.
W. H. Begy (3220)	One who was in arrears one month on 27th August, 1892.
J. P. May (52)	One who was in arrears three months on 27th August, 1892.
John Redhead (1322)	One who was in arrears one month on 1st July, 1896, and not reinstated.
Jas. Chamberlain (1317)	One who was in arrears three months on 1st July, 1896, and not reinstated.
W. L. Dolson (3252)	One who was in arrears six months on 1st July, 1896, and not reinstated.
C. W. Whitfield (5149)	One who was in arrears one year on 1st July, 1896, and not reinstated.
J. H. Brown (5072)	One who was in arrears one month on 1st July, 1897, and not reinstated.
Gideon Grant (5594)	One who was in arrears three months on 1st July, 1897, and not reinstated.
W. O. Smith (5936)	One who was in arrears six months on 1st July, 1897, and not reinstated.
Jas. Chamberlain (1317)	One who was in arrears one year on 1st July, 1897, and not reinstated.
James Brown (1497)	One who was in arrears one month and less than three months at time of cancellation of registry.
R. Wilkinson (1012)	One who was in arrears three months at time of cancellation of registry.
Gideon Grant (5594)	One whose certificate was null and void within admission 16 at time of cancellation of registry. (Minutes, p. 14.)
F. E. Chrysler (3049)	One whose certificate was null and void within admission 17. (Minutes, p. 14.)
	One who comes within admission 12. (Minutes, p. 13) :—
(*a*) Andrew McColl (5551)	(*a*) Where marked "withdrawn."
(*b*) Gideon Grant (5594)	(*b*) Where not marked "withdrawn."
Thos. Driver (3874)	A member of a subordinate legion suspended within the meaning of admission 10. (Minutes, p. 13.)
Thos. Anderson (2045)	A member of subordinate legion dissolved within admission 11 and sent charter back. (Minutes p. 13.)
Gideon Grant (5594)	One induced to become a member by false and fraudulent representations of an agent of the society, who afterwards withdrew in manner indicated in plea 10 before cancellation.
Gideon Grant (5594)	One who became suspended one year before cancellation.
Gideon Grant (5594)	One against whom a claim is made for one year before cancellation.
Robert Ker (3517)	One who was fifty before being admitted.
Thos. M. Kime (307)	One who was suspended by reason of age limit, not allowed to be reinstated.
Gideon Grant (5594)	One to whom a copy of the constitution, by-laws and rules referred to in the beneficiary certificate was not delivered at or prior to the delivery of the said certificate.
William McLean (3227)	One whose certificate is dated and issued before 29th August, 1892.
Gideon Grant (5594)	One whose certificate is dated and issued after the 29th August, 1892.

The certificates produced by the Defendants are as follows :

Exhibit No.	Certificate No.	Date of Certificate.	Name of Assured.
45	362	October 1st, 1884	R. Pink.
46	1090	June 22nd, 1886	Chas. McKenna.
47	1747	December 11th, 1888	Haviland Hubbs.
51	2318	December 30th, 1888	Jas. Hart, Jr.
48	2380	October 23rd, 1889	W. O. Benson.
49	2555	December 24th, 1889	Timothy Newcomb.
152	5594	January 24th, 1896	Gideon Grant.
50	3340	March 23rd, 1891	Dexter Haie.
151	3517	September 12th. 1891	Robert Ker.
52	4052	January 18th, 1893	John Duncan.
53	4318	July 31st, 1893	Chas. Clinton.
54	4851	July 11th, 1894	W. W. Fitzgerald.
56	5486	November 30th, 1895	N. D. Benson.
55	5989	December 31st, 1896	W. R Fox.
57	6071	March 23rd, 1897	W. R. Munro.

MR. HUNTER'S ARGUMENT.

Mr. J. Howard Hunter, for the Registrar of Friendly Societies, Plaintiff,—

1. These proceedings are for the recovery of arrears of dues and assessments which in each case respectively became due and payable by the defendants to the Society of Select Knights within six years prior to the commencement of winding up (13th April, 1898),—the total amount claimed of any defendant being, however, in no case, more than six months' dues and assessments. The Society is insolvent (Exhibit 4); and from documents filed in the Master's office it is seen that the amount admittedly owing to widows, children and other dependent persons exceeds $82,000; but that, although all the book debts now in question are realized, those unfortunate persons cannot possible receive even one-half the amount of their just claims.

2. The defendants have filed as Exhibit 72 a statement showing, under thirty-two numbered paragraphs, their grounds of defence as finally consolidated and settled by themselves. None of these defences plead that the Society was not well incorporated; but a considerable part of the arguments of some of the counsel for the defence was devoted to impeachment of the incorporation. It is a principle expressly recognized in the Incorporation Act itself that the incorporation of a society, if attacked, must be attacked, not collaterally, but by "some direct proceeding taken for the purpose,"—R.S.O. 1877, c. 167, s. 17, now continued by R S O. 1897, c. 211, s. 18 (1). The Supreme Court of the United States said in Chubb *v.* Upton, 95 U.S. 667 :—"It is settled by decisions of the Federal Courts and by the decisions of many of the State Courts, that one who contracts with an acting (i.e. a *de facto*) corporation cannot defend himself against a claim on such contract, in a suit by the corporation, by alleging the irregularity of its organization." The rule is, in Mutual Societies as in Stock Companies, that a member is estopped to deny the organization of the company : Citizens Mut. Ins. Co. *v.* Sortwell, 8 Allen (Mass) 217; Brouwer *v.* Hill, 1 Sand. (N.Y.) 629; 2 Bennett 609; Dettra *v.* Kestner, 147 Pa. St. 566, 572, 23 Atl. Rep. 889; Sands *v.* Hill, 42 Barb. (N.Y.) 651; Brouwer *v.* Appleby, 1 Sand. (N.Y.) 158; 2 Bennett, 593; Beach, Priv. Corp. Secs. 49, 50, 435; 495 (b); Morawetz, Priv. Corp. 2nd Ed. Secs. 692, 750, 774, 778(n); Joyce Law of Insurance, s. 1311 ; 2 Thompson Corp , 1853. In the following cases it was held that it is no defence to an action for assessments to plead that the Company has not conformed to the law respecting incorporation and corporate powers :—Traders' Mut. Fire Ins. Co. *v.* Stone, 9 Allen (Mass.) 483 ; Appleton Mutual F. Ins. Co. *v.* Jesser 5 Allen (Mass.) 446 ; Citizens' Mut. F. Ins. *v.* Sortwell, 8 Allen (Mass) 217; Sands *v.* Hill, 42 Barb. (N.Y.) 151; Brouwer *v.* Appleby, 1 Sandf. (N.Y.) 158 ; Currie *v.* Mut. Assr.

Soc., 4 Hen. & M. (Va) 315, 4 Am. Dec. 517; Yard *v.* Pacific Mut. Ins. Co., 10 N.J. Eq 480, 64 Am. Dec 467; Hope Mut. Fire Ins. Co *v* Beckman. 47 Mo. 93; Fell *v.* McHenry, 42 Pa. St. 41. Where a question arises between the receiver of a corporation and persons who have contracted with it, as such, the presumption attaches that the company has been duly incorporated: 2 Thomp. Corp. *supra.*

3. The defendants in their various arguments say in effect that the "society" contemplated by the Benevolent Societies Act, R.S.O. 1877, c. 167, was exclusively an organization in which the members acted directly in making or amending the rules or laws; and that the Act did not include or contemplate a society in which the rules or laws are made or amended by a representative assembly.

4. That argument contradicts the well known history and design of the Act, which was originally passed in 1874 as 37 Victoria, Chap. 34. Certain societies organized on the lodge and representative plan were then urging private bills of incorporation before the Legislature. Instead of granting these private Acts, the Legislature passed the general Act, 37 Victoria, chap. 34, under which the society might administer its affairs either directly or through representatives. The records of the Provincial Legislature show that numerous societies, organized and operated on the representative system promptly availed themselves of the Act and became incorporated under it. (Session 1875 6, Sessional Paper 56; Session 1885, Sessional Paper 69.) Our Courts have had frequently to pass upon the Constitution and Laws enacted by the representative assemblies of those societies; but it has never before been suggested that those Constitutions and Laws are bad *ab origine*, because enacted by representative bodies instead of by the constituents themselves assembled in general meeting. Examples of such Constitutions and Laws are found in the following cases:—

Independent Order of Foresters; Oates *v.* I.O.F., 4 O.R. 535.
Independent Order of Foresters; Wells *v.* I.O.F., 17 O.R. 317.
(The incorporation of I.O.F. under R.S.O. 1877, c. 167 is recited in 59 Vic., c. 120 (O).)
Ancient Order of Foresters; Cerri *v.* A.O F., 28 O.R. 111.
Canadian Order of Foresters; Yelland *v.* Yelland, 25 A.R. 9.
Ancient Order of United Workmen; Dodds *v.* A.O.U.W., 25 O.R. 570.
Ancient Order of United Workmen; Long *v.* A.O.U.W., 25 A.R. 147.

In large and widely dispersed societies, as Lord Chief Justice Holt said of Parliament, the representative system exists *ex necessitate*, Ashby *v.* White, Lord Raym. at 950; 1 Smith's Leading Cases.

5. In the Benevolent Societies Act itself (R.S.O. 1877, c. 167), under which the Select Knights Society became incorporated, there was nothing limiting the application of the Act to non-representative societies. On the contrary, Section 2 (1) left the plan or frame of the Society all at large; and Sections 3 and 4 expressly enact that the Society may be organized on the lodge or "branch" system, which involves and carries with it the system of representative legislation. It is unnecessary to argue this point further, for the meaning of "Society" in the Benevolent Societies Act was put beyond all doubt by the Legislature in 1892, when it became necessary, for purposes of the Insurance Corporations Act, 55 V., c. 39, to declare the intent of the Benevolent Societies Act. Section 8 (2) of the Insurance Corporations Act enacts as follows: "No such friendly society shall be deemed to be managed and operated according to the true intent of the *Act respecting Benevolent, Provident and other Societies* unless the persons insured in or by the Society exercise, *either directly or through representatives elected for a term not exceeding three years*, effective control over the insurance funds of the Society, &c." See also of the same Act, s. 2 (4B).

6. For the plaintiffs it has been proved (Exhibit 1; Minutes of Evidence, p. 48) that under the name of "The Grand Legion of Ontario, Select Knights of the Ancient Order of United Workman" the Society,—shortly named "The Select Knights,"—became incorporated on the 16th October, 1883, by filing in the office of the Provincial Registrar, under R.S.O. 1877, c. 167, s. 2, a declaration duly certified under the Act by E. J. Senkler, Judge of the County of Lincoln. It is admitted by the defendants

(Exhibit 73 par. 1) that the Society was incorporated as an independent Society, and not as a branch of any society in Canada incorporated or unincorporated. Its autonomy could not be disputed by a foreign corporation ; for, as against a domestic corporation a foreign corporation cannot enforce control or jurisdiction : Lamphere *v.* A.O.U.W., 47 Mich. 429 ; 19 Ins. L. Journ. 767.

7. The declaration of incorporation so certified by the County Judge (Exhibit 1) sets out in paragraph 6, the second of the purposes of the society as follows : " 2nd. To provide life insurance on the *mutual assessment plan*" Annexed to the declaration is (Exhibit 1 ("A")) a printed pamphlet marked "A" which by the 7th paragraph of the declaration was made an exhibit thereto. This pamphlet makes it clear that the society is organized on the representative system, and on pages 3, 4 and 5 it details the proceedings taken to hold at St. Catharines on the 24th May, 1883, a convention of representatives of the society,—three delegates representing each of the six subordinate legions or lodges which then comprised all the members of the society. The pamphlet then (pp. 6 *et seq.*) sets out at large " The Constitution and Beneficiary Law and Constitution for Subordinate Legions which," as we are told on p. 5, " after considerable discussion were adopted." Article II , p. 7, continues the Society as a Society organized upon the lodge and representative system, the representatives of the subordinate lodges or legions being annually elected therein. Article X , Section 2 (p. 15), prescribes the form of application which is to be signed by persons desiring admission to the Society. The application contains the following promise : " I hereby make application to become a member, promising, if elected, faithful obedience to all laws, rules and regulations governing the same." Art. XI., Sec. 1 (p 16), "*guarantees* to each member" to pay at his death to his beneficiary a sum not exceeding $2,000, or to pay to himself, if totally disabled, half such sum. Section 3 of the same Article enacts that each member when making application for a beneficiary certificate "shall pay" two dollars ; of which one dollar shall belong to the beneficiary (or insurance) fund and the other shall belong to the Grand Legion General Fund. Section 6 (p. 18) makes it obligatory on the individual member to pay assessments, and enacts that defaulters shall stand suspended. Section 7 (p. 19) enabled a defaulting member to reinstate his insurance within three months, by paying all his assessments in default, together with a fine of twenty-five cents on each assessment ; but (s. 8) if the defaulter postponed reinstatement beyond three months, then he must before reinstatement pass a medical examination and his legion or lodge must consent to his reinstatement. Non-payment of assessments for six months nullified the insurance certificate (s. 9). The Constitution contemplated amendments ; and by Article XIII. expressly empowered the Grand Legion by a two-thirds vote at a regular Session to pass any amendment of which the Grand Recorder had received four weeks' notice.

8. Such was the Select Knights' general scheme or plan as set out in the papers submitted for the Certificate of the County Judge. The County Judge certified that the declaration appeared to him to be in conformity with the Act R. S. O. 1877, c. 167, under which the proceedings were taken ; and Section 16 of that Act (continued now as R. S. O. 1897, c. 211, s. 17) provided that " No defect of form in the Certificate of the Judge, or in the proceedings to which the Certificate of the Judge relates shall affect the validity of the incorporation."

9. The Constitution of 1883 (Exhibit 1 "A") by Article X. (p. 15) required of applicants for membership in the Select Knights to prove that they were also members of the entirely distinct corporation known as the Ancient Order of United Workmen. On the 21st May, 1889, at their Annual Session the Select Knights passed a resolution (Exhibit 35, pp. 15, 16) abolishing this requirement for membership and at the same session amended the Constitution (Exhibit 44, p. 14, Section 36) accordingly. The words in the Corporate name " Select Knights *of the Ancient Order of United Workmen*" would of course then be misleading ; and the Select Knights, in order to make the change in the requirements for membership patent to all the world, applied to the High Court to change that part of the corporate name to the " Select Knights of Canada." The Statutory provision under which that application was made was R. S. O. 1887, c. 172, s. 19 (1) which enacted as follows : " When a society incorporated under the provisions of this Act is desir-

ous of changing its name or of changing any of the purposes contained in the original certificate or declaration of incorporation a Judge of the High Court or a Judge, etc. . . . upon being satisfied that the change desired is not for an improper purpose and is not otherwise objectionable, may make an order reciting the certificate and declaration of incorporation and making the change desired."

10. It has been proved (Exhibit 88, Minutes of Evidence, p. 48) that on the 5th August, 1889, the Select Knights obtained an Order from Mr. Justice MacMahon changing their corporate name as prayed. It must be presumed therefore that the Select Knights satisfied the Court (1) that they had already been incorporated ; and (2) that the change was not for an improper purpose ; and (3) that the name was not otherwise objectionable.

11. In 1892 the Insurance Corporations Act, 55 Vic. c. 39 (O), was passed. Of the miscellaneous corporations that had been created under the Benevolent Societies Act (37 Vic. c. 34 ; R. S. O. 1877, c. 167 ; R. S. O. 1887, c. 172) the Insurance Corporations Act distinguished those societies which undertook insurance contracts and required of those contracting societies to obtain registry before the 1st January, 1893, 55 Vic. c. 39, s 2 (4), (8), (9), (10) (12), (13), (14); s. 4 (2 A, B, C); s. 8 (1), (2); s. 27. The duty of determining, distinguishing and registering those societies which were legally entitled to registry devolved upon the Registrar of Friendly Societies, from whose decision an appeal lay to a Divisional Court of the High Court, s. 51 (1). Where a society applying for registry claimed to have been incorporated by declaration filed under the Benevolent Societies Act, Section 8 (1) of the Insurance Corporations Act required the applicant to prove not only that it was in fact so incorporated, but also that "it was managed and operated according to the true intent of the said declaration and of the Act under which the declaration was filed." It is in evidence (Exhibit 2 ; Minutes of Evidence, p. 49) that the Select Knights Society obtained registry under the Insurance Corporations Act on 27th August, 1892. It must therefore be presumed that the society, as required by that Act, proved its status by strict legal evidence : Pare *v.* Clegg, 29 Beav. at 598 per Romilly, M. R. It is further in evidence (Exhibit 89, Minutes of Evidence, p. 46) that by an Order dated 21st April, 1894, the Lieutenant-Governor of Ontario in Council, recognizing the corporate status of the Select Knights Society, changed its corporate name from "The Grand Legion of Ontario, Select Knights of Canada," to "The Supreme Legion, Select Knights of Canada."

12. For the defendants generally it is stated and argued (Statement of Defence, Exhibit 72, paragraphs 1 and 2 ; Min. of Evid. p. 7) :—

"1. The said defendants are not now members of the Select Knights.

"2. No beneficiary certificates were ever issued to or accepted by some of the said defendants according to the constitution and laws of the said Society."

For the Registrar of Friendly Societies and for the Receiver, we say that, after a winding up has begun, the Corporation becomes dissolved, except so far as necessary for purposes of the winding up (R. S. O. 1897, c. 203, s. 184 (3)) ; and that therefore it is not necessary or relevant to prove membership as subsisting during the winding up proceedings ; that it is sufficient to prove membership subsisting within six years prior to the commencement of winding up (13th April, 1898) and to prove an undischarged indebtedness created within the said six years, the total of such indebtedness not to exceed six months' fees, dues and assessments.

As regards the general defendant, William McLean, it has been established by the books, records and documents of the Society which are made evidence by R. S. O. 1897, c. 203, s. 74 (10) cf. s. 153 (2) s. 184 (4) and s. 191 (6) ; and cf. Turnbull *v.* Payson, 95 U. S 418 ; Wells *v.* I. O. F., 17 O. R. at 323 ; Londer's Exors. *v.* Ins. Co. 4 McCrary 149 (Ill. Circuit Ct. of U. S.) New Era Life Asso. *v* Rossiter 19 Atl. Rep. 140 ; 21 Ins. L. J. 287 ; 132 Pa. St. 314 ; and the evidence of the books has been corroborated by the evidence of B. J. Leubsdorf, (Min. of Evid. pp. 70, 73, 98) formerly Supreme Recorder or Manager of the Society, that McLean upon his own application became a member of the Society ; received insurance certificate No. 3227 bearing date 8th January, 1891 ; that

having made default in paying the assessment which was due on 1st January, 1893, he after the expiry of the days of grace, *ipso facto*, by his own default became suspended, and that he did not terminate his liability to the Society either by taking out a final withdrawal card under the Constitution of the Society, or by withdrawing as prescribed by the Statute (55 V. c. 39, s. 39 (2) continued by 60 V. c. 36, s. 164 (2) and by R.S.O. 1897, c. 203, s. 164 (2)). See also 12 Ch. D. 239, Winstone's Case in *re* Albion Assurance Society an Assessment Insurance Society (1879).

13. As regards each and every one of the said class defendants it was upon the like evidence established, Min. of Evid. pp. 95 8, that they severally became upon their own application members of the Society, received the insurance certificates bearing the number shown above after their respective names, that they severally made default in paying assessments, and after the expiry of the days of grace, that they severally became *ipso facto* by their own default suspended, and that they did not any of them terminate his liability to the Society, either by taking out a final withdrawal card under the Constitution of the Society, or by withdrawing as prescribed by the statutory provisions above cited. See also Winstone's Case cited in paragraph 12, *supra*.

The several applications made by the defendants under their own signatures for membership are in evidence and are admitted, the application of the general defendant William McLean being Exhibit 117, and the applications of the class defendants being Exhibits 59 to 70 inclusive, and Exhibits 120 to 135 inclusive, and Exhibits 140, 141 and 148.

14. As to the individual defendants generally, whether hereinbefore specified or included in the classes represented by the said class defendants and scheduled with particulars in Exhibit 14, it has been proved by the books, records and documents of the Society and also by the evidence of B. J. Leubsdorf, Fremont Henry Morey and Edwin Argue Parkhill (Min. of Evid. pp. 70, 73, 98, 108, 109, 111, 112), that the said individual defendants were duly admitted as beneficiary members of the Society, that to them as such admitted members the Society issued severally the insurance certificates of the respective numbers and dates in the said schedule to Exhibit 14 set out, but that, after having for various periods paid the fees, dues and monthly assessments proper to their membership and their said insurance certificates, they severally made default in such payment and *ipso facto* by such default became, after the expiry of the days of grace, suspended, and that they did not any of them terminate his liability to the Society, either by taking out the final withdrawal card under the Constitution of the Society, or by withdrawing as prescribed by the statutory provision above cited. See also Winstone's Case cited *supra* paragraph 12.

15. In the above cited paragraph 2 of their statement of defence and also in paragraphs 6, 11, 14, 15, 21, 25, 27, 29, 30, 32 and other paragraphs of the same, the defendants plead or make reference to the Constitutions and laws of the Society. Minutes of Evid. p. 7 : Exhibit 72.

The defendants were called on to produce the constitution and laws so pleaded or referred to in their defence but they have not done so ; and the defendants cannot now be heard to say that the Society had constitutions or laws other than those in evidence and specified in paragraph 16 *infra*.

16 For the plaintiffs we have produced and proved all constitutions and laws of the Society in force at any time from its incorporation (16th October, 1883) to the cancellation of registry (13th April, 1898) as follows :—

Constitution of 1883, annexed to Exhibit 1 and marked " A." (Exhibit 1 "A
Constitution of 1884. (Exhibit 42)
Constitution of 1886. (Exhibit 43)
Constitution of 1889. (Exhibit 44.)
Constitution of 1890. (Exhibit 5.)
Amendments of 1891. (Exhibit 95.)
Constitution of 1892. (Exhibit 6.)

Constitution of 1893. (Exhibit 7.)
Constitution of 1894. (Exhibit 8.)
Constitution of 1896. (Exhibit 9)
Amendments of March 25th, 1897. (Exhibit 10.)
Amendments of May 5th, 1897. (Exhibit 96.)

Min. of Evid. pp. 66-7 ; Quest. 145-6.

Printed copies of the constitution and laws of a benefit society in the hands of the Secretary of the Grand Lodge of the State sent for his guidance and use by the Secretary of the Supreme Lodge, are presumed to be genuine and accurate. Schubert *v.* Schubert, N. J. Ch. Ct. 38 Atl. Reporter (1897) 347.

17. For the plaintiffs, we have also produced and proved the Official Reports of the proceedings of the several Sessions of the legislative body by which the Constitutions or the amendments mentioned in paragraph 6 *supra* were enacted. These successive reports of proceedings are contained in the following Exhibits :—Exhibit 1, document marked "A"; Exhibit 99 ; Exhibits 31 to 41 inclusive ; and (for the Sessions of 1897) Exhibit 99, each of which was duly proved. (Min. of Evid. p. 52 ; Questions 16 to 22.)

The assent of the Registrar of Friendly Societies is not necessary to the validity of a society's by-laws, or of amendments thereto. Section 163 (3) of R. S. O. 1897, c. 203, is an enabling, not a disabling provision ; Cf. s. 63 (1a) where "registry" includes any annual renewal of registry ; also s. 64 (1a). In proving its by-laws in the Civil Courts the Society is not required by Section 74 (11) to prove that they have received the Registrar's assent. Upon this point see further in paragraph 42 c. *infra.*

18. The beneficiary or life insurance certificates issued by the Society to the several defendants are or were in the custody of the defendants themselves. For certain purposes of the defence the defendants have put in some of those certificates (Exhibits 45 to 57 and Exhibits 151, 152) ; they have been duly served with notice (Exhibit 150) to produce the other certificates held by the defendants to these proceedings, but the defendants have expressly refused to produce those certificates, and have not produced them except the certificates specified *supra.* As to the certificates which the defendants have refused to produce, the defendants cannot be heard as to the contents of such certificates, either as to the form or substance of such certificates.

In Gallimore *v.* Gill 4 W. R. 773, it was laid down that it is the duty of solicitors to have the original documents in Court at the hearing ; and if this is not done, the party in whose custody they are, even if successful, is liable to be deprived of his costs.

19. The blank forms of Beneficiary (or life Insurance) Certificates used from time to time by the Society are in evidence (Exhibits 26 to 30), and are strictly conformable to the several constitutions under which they were used. Nothing to the contrary has been proved.

20. So far as the Certificates held by the defendants have been produced by them (Exhibits 45 to 57 and Exhibits 151, 152) these certificates, as appears from the certificates themselves and from the several constitutions in force at the date of their issue, were issued in strict conformity to the said several constitutions and laws of the Society, and no facts to the contrary have been proved.

21. The several Constitutions of the Society from time to time in force (see paragraph, 16 *supra)* required from the applicant for membership an application under his own signature "promising, if elected, faithful obedience to all the laws, rules and regulations governing the organization ;" and the "Beneficiary Article" under which life insurance or beneficiary certificates were issued, contained the following proviso :

> "Provided, that the said member while living shall fully comply with each and every requirement of this Article and with all the laws, rules and regulations of the Grand and Subordinate Legions which are now in force or may hereafter be enacted by this Grand Legion." This provision is contained in the successive Constitutions as follows :

Constitution 1883, Article X, section 2; Article XI., section 1. (Exh. 1 "A".)
" 1884, " " " " (Exh. 42.)
" 1886, " " " " (Exh. 43.)
" 1889, Sections 37 and 39..... (Exh. 44.)
" 1890, " " ..... (Exh. 5.)
" 1892, " " ..... (Exh 6.)
" 1893, " " ..... (Exh. 7.)
" 1894, " " ..... (Exh. 8.)
" 1896, Section 200 and application forms used therunder. (Exh. 9, 69, 134.)

For applications actually made by defendants under constitutions prior to 1896 see Exhibits 59 to 68, 70, 117, 120 to 135, 140, 141 and 148.

By each of the above cited applications the applicant promised under his own signature compliance with the constitution and laws of the Society *for the time being in force*; and it was in consideration of that express promise that the Society undertook the large liabilities expressed in the certificate.

22. A class of the defendants represented by W. R. Monro, deny their membership because their certificates were not, as they say, properly sealed, and they have put in as Exhibit 57, Certificate No. 6,071, issued on the 23rd March, 1897, to W. R. Munro, as evidence that beneficiary certificates were not issued to or accepted by some of the defendants according to the constitution and laws of the said Society. (Min. of Evid. p. 75; Questions 218-9.) After a certificate had been executed under the hands of the Supreme Commander and Supreme Recorder under the seal of the Supreme Legion (or Lodge) it was the practice to send the certificate to the Recorder of the local Legion (or Lodge) for delivery over to the assured who was a member of that Local Legion. Before such delivery over it was the practice of the Recorder of the Local Legion to sign his name and impress the seal of the Local Legion on the certificate. In certificate No. 6,071 (Exhibit 57) the seal of the Local Legion was not impressed on the paper seal, and because this was not done it is argued in behalf of that class of the defendants that the holders of such certificates are not now liable as debtors or contributories in respect of fees, dues or assessments which before the winding-up were due but not paid to the Supreme Legion and which are in these proceedings claimed by the Receiver.

23. For the plaintiffs we reply that by the Constitution of 1896, under which the certificate in question was issued, no intervention whatever of the Local Legion in the issue of the certificate is required or recognized. Section 293 of that constitution (Exhibit 9) expressly provides as follows:

> "The Supreme Recorder, upon receiving application in due form, shall issue, as soon as possible, a Beneficiary Certificate *which is to be signed by the Supreme Commander and by himself, with the seal of the Supreme Legion attached, and from the date of such certificate the applicant shall be entitled to the benefits accruing to him by said certificate and not otherwise.*"

From this it is clear that intervention of the Local Legion in the matter was purely ministerial. Even where the constitution and laws expressly required the countersignature of the subordinate lodge officer before delivery of the certificate, it has been held that the absence of such countersignature, or even the non-delivery over of the certificate does not prevent the contract from being enforced.

In the Supreme Lodge Knights of Honor *v.* Martin, a Pennsylvania case reported in 12 Ins. L. Journal 628, a Supreme Lodge executed a certificate of membership and sent it to a subordinate lodge to be countersigned by the subordinate lodge as required by the by-laws and delivered to the member. It was not countersigned or delivered to the member, but was in the custody of the subordinate lodge when the member died. The Court said:

> "It is manifest that the only object of the countersigning would be to show that the certificate had reached the member by the regular channel. It was not intended and could not give additional force to the agreement of the Supreme

Lodge to pay the money, It imposed no obligation or duty upon the subordinate lodge. . . . It was nothing more than the performance of a duty required by by a principal from his agent to show that the agent had performed a ministerial act. In this instance the St. Alban's Lodge should be regarded as the agent of the Supreme Lodge and of Martin also."

Niblack, Law of Benefit Societies, section 170, cites the above decision as representing the law generally on this point. Even if the seal of the Supreme Legion had been omitted, contrary to the express requirement of section 293 of the Constitution of 1896, the contract might nevertheless be enforced between the parties; Wright *v.* London Life Insurance Co., 29 U. C. C. P., 221, affirmed 5 A. R. 218, and again affirmed 5 S. C. R. 466. That was a strong decision; for the 7th section of the Act 37 V. c 85 (O) incorporating the defendant Company, expressly enacted that "no contract shall be valid unless made under the seal of the Company." Six years after that decision the public general law of Ontario expressly declared that an insurance contract may be "sealed, written or oral;" viz., as to Insurance Companies' contracts, 50 V. c. 26 (O), s. 2 (6); and in 1892 the same was enacted as to contracts of Insurance Corporations generally (including friendly societies) 55 V. c. 39, s. 2 (8), which has been continued by 60 V. c. 36, s. 2 (23), and now by R. S. O. 1897, c. 203, s. 2 (37). "Sealed" is itself defined as meaning "an instrument under corporate or other seal," 55 V. c. 39, s. 2 (9), which has been continued by 60 V. c. 36, s. 2 (22) and now by R. S. O. 1897, c. 203, s. 2 (58).

Even where under the old law a policy was invalid because issued without the signatures required by the Statute, the Court held that the Company could be compelled to execute a valid policy as of the date of the invalid policy: Perry *v.* Newcastle Dist. Mut. F. Ins. Co. (1852), 8 U. C. R., 363.

24. Classes 1 and 2 of the defendants (Min. pp. 118-9) deny that they were members of the Select Knights' Society, because (as alleged) they were admitted thereto without being members of the distinct (Exhibit 73, par. 1) Society of the Ancient Order of United Workmen. This, following the opening argument of Mr. Riddell and other counsel for the defence (paragraph 3 *supra*) seems to complete a paradox. Bringing together the two successive arguments of the defendants we may throw them into the following logical form:—By virtue of the Benevolent Societies' Act, (1) an organization is no "society" if its laws are made by representatives; the Select Knights is such an organization; therefore it is no "society"; the Ancient Order of United Workmen is also such an organization; therefore it also is no "society"; (2) Select Knights cannot exist as a "society" unless they belong to the A. O. U. W. "society," which itself never existed.

Patterson's case, *re* Canadian Relief Society, 15 Canadian Law Times, 216, is on all fours with the present case, even in the circumstance that at first the constitution of the latter society also limited applicants for membership to persons who were already members of the Ancient Order of United Workmen.

25. The incorporating Act, R. S. O. 1887, c. 167. s. 4, expressly enacted: "The Society.....may from time to time make by laws, rules or regulations for the government and for conducting the affairs of the society, or any branches thereof; and may from time to time alter or rescind such by-laws, rules or regulations. The Select Knights, by their declaration of incorporation (Exhibit 1, paragraph 7; pamphlet "A," p. 22, article XIII) expressly reserved to themselves the right to amend the constitution. (See paragraph 7 *supra*.) As mentioned more fully in paragraph 9 *supra*, the proper steps were in 1889 taken to remove the former restrictions which limited admission to members of the Ancient Order of the United Workmen; in order publicly to advertise the removal of this restriction, the Select Knights applied to the High Court to strike from their corporate name the words "of the Ancient Order of United Workmen" and substitute the words "of Canada." The statutory provision under which the Select Knights applied to the High Court (R.S.O. 1887, c. 172, s. 19 (1) required of them to satisfy the court that their purpose was not an "improper" one or "otherwise

objectionable." The court must have been "satisfied," for the order changing the name was granted. (Exhibit 88.)

26. Another class of the defendants deny (under defence 23) their membership on the ground of being 50 years of age before admission. This class really consists of one defendant, Robert Ker, whose certificate, 3517, was issued under peculiar circumstances The limit of age for entrance as fixed by the original constitution of 1883 (Exhibit 1 "A," p. 16, article XI, sec. 2) was 52 years (*Ibid* p. 20, article XI, sec. 10) with the right of readmission after annulment of certificate up to 60 years of age (*Ibid* p. 20, article XI, sec. 10). The defendants, under paragraph 26 of their Statement of Defence (Exhibit 72) have strenuously argued (Mr. Riddell's argument, Minutes, p. 117) that all changes which have been made in that first Constitution are invalid. If this is so, then the limit of age in 1891, when Robert Ker was admitted to the society, was still 52 years, and the defence fails as to the whole class. For this class, as well as for the majority of the other classes of defendants, the Statement of Defence combines pleas which are mutually destructive.

27. The facts of Robert Ker's case are gathered from his own application (Exhibit 140) and evidence, and from the evidence of B. J. Leubsdorf, Supreme Recorder. (Minutes of Evid., pp. 79, 98, 102, 106.) His application, dated 16th July, 1891, was for $3,000 insurance payable to his wife, and showed that he was then 49 years of age, and would be 50 on July 27, 1891. The application was by the Supreme Medical Examiner marked approved on the 17th July, 1891, and according to the usual practice (Minutes, p. 57, evidence of B. J. Leubsdorf, Q. 64) the insurance would have attached as from the 17th July, 1891. The formal initiation of Robert Ker not having then been performed, an attempt was made to get a special meeting of the local lodge or legion, which the insurant desired to join (Banner Legion No 62, St. Catharines); but owing to the midsummer heat the local legion did not meet until the 9th of September, 1891, when Robert Ker was duly initiated, being then over 50 years of age. He continued for nearly six years as a member of his legion; and for a time was its Commander or chief executive officer (Exhibit 153). Thus admitted in 1891, Robert Ker, as appears from the books (Exhibit 15, p. 193), and, as is not denied by the defendant himself, continued to pay dues to his local legion and monthly assessments upon his insurance certificate until the 1st April, 1897, when he defaulted, and became by his default suspended 1st May, 1897 (Minutes of Evid., p. 98). It appears that the very question of age which is involved in the admission of Mr. Ker was under the constitution of the Select Knights decided by the Grand Commander in 1884-5 to the effect that such an application was admissible; and that decision was on the 19th May, 1885, affirmed by the Grand Legion (Exhibit 31, pp. 19 and IV). The legislative body which enacted the constitution thus itself construed it; and such formal construction would certainly validate Mr. Ker's certificate as against any plea of age raised by the society.

28. It was under the Constitution of 1890 (Exhibit 5) that the defendant, Robert Ker, was admitted and the provision limiting the age is section 39 p. 21 which is as follows:— "39. Any member of the Select Knights degree in good standing in any Legion of this jurisdiction and under fifty years of age desiring to become a member of the Ontario Grand Legion Beneficiary Department, shall make application for the rights, privileges and benefits of the aforesaid Beneficiary Department, in substance as follows:" etc. Now in legal strictness this is known as an "enabling" not a "disabling" enactment; it authorized the admission of persons of certain status under fifty years of age, but does not disable the Society from admitting (it may be on special terms) at more than fifty years, persons of a different status. It is quite clear from Section 53 on p. 32 that a former member who had completely severed from the Society (no matter how many years before) could enter the Society at any time before his *sixtieth* birthday. Then was the age of an applicant to be taken as at the date of his application, or as at some other date? Section 39 apparently intended the age to be taken as at the date of the application for insurance; and if this was the intention, Robert Ker's application was entered in good time because entered before his fiftieth birthday. In any case the accepted candidate had three months within which at any time he might complete his admission to

the society (Const. 1890, p. 82, s. 2). The matter was arranged without concealment and in good faith between the defendant and the Supreme Recorder of the Society; and for nearly six years the defendant kept his monthly assessments paid up. If, during those six years the defendant had died, would the Society have been heard to plead (against the Society's own judicial construction of that section of the Constitution), that the assured though within the prescribed age at the date of his application for insurance was forty-four days beyond that age limit when the local lodge gave him the password? And on the other hand the assured is by his acquiescence and conduct estopped from raising the same plea: Gartside Coal Co. *v.* Maxwell, 22 Fed. Rep., 197. In Yelland *v.* Yelland 25 A R 91 an applicant for insurance by his application directed his insurance money to be made payable to himself. The Secretary of the Society disregarding that direction made the Certificate payable to the next of kin. In delivering judgment, the Court of Appeal said (at p. 95) that the fact that he (the assured) received it, (the Certificate) from the Society and retained it until his death, nearly six years afterwards, was quite enough to warrant any tribunal in finding that he was satisfied with it in the form in which it issued designating his next of kin instead of himself as the beneficiary." In Vezina *v.* New York Life Insurance Coy. 6 S. C. R. the application of G. the assured, was made on the 27th October, 1873; was accepted on the 5th November, 1873; but the policy (acknowledging payment of the premium,) was delivered over only on the 26th December, 1873, contemporaneously with the payment of the premium by L. and with the assignment of the policy by G. to him. *Held* that at the 5th November, the time of contract, G. intended to effect a *bona fide* insurance for his own benefit and as the contract was valid in its inception, the payment of the premium when made related back to the 5th November, the date of the contract. Hoefner *v.* The Canadian Order of Chosen Friends 29 O. R. 125, cited for this defendant and for other defendants does not apply. That was a case where a secret and fraudulent initiation was performed by a subordinate lodge officer on a person who was on his death bed and was then delirious or unconscious.

29. I now come to the various classes of defendants who variously plead defences 8, 9, 17, 18 and 24,—all turning on the solvency or insolvency of the Society. Those pleading defence 18 say in effect that, when they discontinued their payments, the Society owed nothing for which they were liable. Those pleading defence 24 say in effect that the Society was insolvent when they joined and was still insolvent six months after they discontinued their payments. Those pleading defence 17 say that the officers of the Society took out registry, though knowing the Society to be insolvent and thereby misled the defendants; and defences 8 and 9 (represented by Gideon Grant) allege that the defendants were induced to join the Society by false and fraudulent representations of the Society's agents, or by misrepresentations of the Society's financial position.

30. Even if all that is alleged by defences 8, 9, 17, 18 and 24 were established, that would not in a winding up be a defence to calls or assessments made before the winding up. Emden's Winding Up Companies 4th Ed. (1891), p. 351 2 states the law as follows:—

> "It will be convenient now to refer to a third means by which members may endeavor to avoid liability. Persons who have been induced to take shares by reason of the fraudulent concealment and misrepresentation of the directors, and have become legal shareholders, are not entitled to the relief as against creditors or their co-contributories, which might have been obtained between the shareholders and the Company. And they cannot plead the fact of their having been so induced as a reason for repudiating their shares and for being struck off the list of contributories, if they have not avoided the contract or taken steps equivalent to it before the commencement of a winding up by or under the supervision of the Court, or a resolution to wind up voluntarily, or before stoppage and the publication of a notice by the directors of a meeting to wind up, or probably before the Company has become insolvent and has stopped payment, *even irrespective of proceedings to a winding up.*"

For the various propositions contained in the above statement of the law, Emden cites numerous English cases. The leading case on the subject is Oakes *v.* Turquand,

L. R., 2 H. L., 325. In a later and historical case, Tennant *v.* City of Glasgow Bank, 4 App. Ca., 615, Lord Chancellor Cairns, delivering the unanimous judgment of the House of Lords, said, at page 621 :—

> "The case of Oakes *v.* Turquand in this House has established that it is too late after winding up has commenced, to rescind a contract for shares on the ground of fraud. . . . . If the Company has become insolvent and has stopped payment, then, even irrespective of winding up, a wholly different state of things appears to me to arise. The assumption of new liabilities under such circumstances is an affair not of the Company, but of its creditors. The repudiation of shares which, while the Company was solvent, would not or need not have implied any injury upon creditors, must now of necessity inflict a serious injury on creditors. I should, therefore, be disposed in any case to hesitate before admitting that, after a Company has become insolvent and stopped payment, whether a winding up has commenced or not, a rescission of a contract to take shares would be permitted as against creditors."

In a still later House of Lords case Adam *v.* Newbigging, 13 App. Ca., at 322, Lord Watson cited and adopted the above dictum of Lord Cairns. See also Palmer, Company Law (1898), p. 236, citing English cases.

In numerous cases it has been held in the United States that the plea of insolvency is no defence to an action for assessments :—Alliance Mut. Ins. Co *v.* Swift 10 Cush. (Mass) 433 ; Commonwealth *v.* Mass. Mut. Ins. Co. (1873)' 112 Mass. 116, 3 Ins. L. J. 24 ; Commonwealth *v.* Mechanics Mut. Ins Co. (1873) 112 Mass. 192, 3 Ins. L J. 517 ; McDonald *v* Ross-Lewin (N. Y. Supreme Ct.) 29 Hun 87 ; Sterling v. Mercantile Mut. Ins. Co. 32 Pa. St. 75, 72 Am. Dec. 773 ; Conigland *v* State Mut. L. Ins. Co. Phil. Eq (N. Car.) 341, 98 Am. Dec. 89 ; Cary *v.* Nagel 2 Biss. (U. S.) 244 ; Vanatta *v.* N. Jersey Mut. L. Ins. Co. (1879) 31 N. J. Eq. 15, 8 Ins L. J. 395.

It has also been held in the United States as in England, that in a winding up fraud and misrepresentation of agents or managing officers, even if discovered only after the winding up, are no defence to an action by the receiver for calls or assessments. Dettra, Receiver *v.* Kestner (Pennsylvania Supreme Court, 1892) 23 Atlantic Reporter 889 ; Dettra, Receiver *v.* Lock (1896) 53 Legal Intelligencer 150 ; 5 Pa. Dist. Rep. 200 ; Dettra, Receiver *v.* Simon (1896) 53 Legal Intelligencer 246 ; 5 Pa. Dist Rep. 342 ; Stone, Assignee *v.* Lorenz (1897) 54 Legal Intelligencer 26 ; 6 Pa. Dist Rep. 17.

As will be shown later (paragraph 34 *infra*), any of the defendants might at any time have legally severed his membership in the Select Knights and terminated his liability in the simple way provided by the rules of the Society ; or by the statute, *i.e.*, by giving written notice of withdrawal and paying the then arrears, if any.

The foregoing authorities dispose also of the plea (Defence No. 7) that no consideration was received for the assessments now sought to be recovered by the Receiver. As a matter of fact the Society gave from twice to thrice the amount of insurance paid for. (Par. 60 *infra*)

31. To the solvency of a Friendly Society the Statute applies a test very different from that by which the solvency of an ordinary Life Insurance Company is tried. (55 V. c. 39, s. 2 (16) ; 60 V. c. 36, s. 2 (48) ; R S.O. 1897, c. 203, s. 2 (2), (3), (18). An ordinary Life Insurance Company takes from the policyholder, at the outset the full money consideration necessary to carry the risk ;* has no power of assessment over the policyholder ; and is required to show in its liabilities, the actuarial reserve on each policy in force as if that reserve were a present debt actually due. But Friendly Societies are required in their liabilities to account only for such policies as have actually become claims ; in other words, to show actual debts but not actuarial liabilities. Friendly

*For the relation between such a company and the assured when the latter has given a promissory note for the premium and has failed to pay the note, see McGeachie *v.* North American Life Ass. Co. 20 A. R. 187 ; 23 S. C. R. 148 ; Frank *v.* Sun Life Assurance Co. 20 A. R. 564 ; 23 S. C. R. 152 ; Fleming *v.* London and Lancashire Life Asso. Co'y. [1897] A. C. 499.

Societies of the type of the Select Knights are in the habit of saying that they leave the actuarial reserve in the pockets of the members, giving the members the use of the money until needed; also the profession is that, when actually needed for death and disability claims, unlimited funds can be had by assessment. In order to show the extent of their resources some of the societies have, in effect, described themselves as unlimited liability companies. To keep the liability to assessment constantly before the public as well as before the minds of the members, it is enacted by R S.O. 1897, c. 203, s. 85 (5) (continuing 55 V. c. 39, s. 2 (14 proviso) and 60 V. c 36, s. 85 (4) that "every application, contract, or other instrument of such insurance issued or used in Ontario for the purpose of Assessment Insurance shall bear the words 'Assessment System' printed or stamped in large type at the head thereof; and any contravention of this subsection shall constitute an offence and shall be punishable as for an offence against subsection 2 of this section." What "Assessment Insurance" includes is settled by R S O. 1897, c. 203, s 2 (32) which continues 60 V. c. 36, s. 2 (37a) and 55 Vic. c. 39, s. 2 (14) :—

> "2 (32) 'Assessment Insurance' or 'Insurance on the Assessment System' shall include any contract in which the premium, not being a premium note within the meaning of the clause numbered 56 of this section, consists of sums uncertain or variable in time, number and amount; and also any contract whereby the benefit is in any manner or degree made dependent upon the collection of sums levied upon persons holding similar contracts, or upon members of the contracting corporation."

Susquehanna Mutual Fire Ins. Co. *v.* Swank 102 Pa. St. 17; 12 Ins. L J. 625, decided by the Supreme Court of Pennsylvania in 1882, was a suit for assessments. Payment was resisted upon the ground that the defendant had been told by the Company's agent at the time he applied for insurance that he would not be liable for any assessments. The Court in giving judgment said (12 Ins. L. J. at 627) :—

> "Assuming all that is claimed by the defendant it does not amount to a defence. The application which he signed was as plain as language could make it, and called for the assessment plan. If he read the paper when he signed it, he must have known its character. If he signed the application without reading it, his act was inexcusably negligent. In such case there was the more necessity of reading his policy when he received it. Had he done either he would have seen that he was insured upon the assessment plan, and the mistake, if any, could and doubtless would, have been corrected, but he retained it as before stated, and did not notify the Company for sixteen months. During all this time he had the benefit of the insurance. In case of loss the Company would have been liable. Not only so, other parties may have insured upon the faith of his liability to assessment upon his premium note. An instrument may be reformed in case of fraud, accident or mistake, but when the mistake was the result of the supine negligence of a party who sleeps upon his rights until other duties and responsibilities have grown up, the law will not help him."

Upon reference to the Exhibits cited at the foot of this paragraph it will be found that the Select Knights complied strictly with the law since its passing and for the past six years printed the words "Assessment System" at the head of their Proceedings, Constitutions, circulars, Application Forms, Insurance Certificates, Assessment Notices, Members' Pass Books and Receipts. The monthly official Journal known as the Select Knights Journal and Advocate printed the words "Assessment System" not only at the head of each issue of the paper, but also at the head of each Assessment Notice contained in that issue. So that the defendants have no possible ground for saying that they have not had notice of the assessment liabilities annexed to their insurance certificates :—

Constitutions : 1892, Exhibit 6.
1892, Exhibit 7.
1894, Exhibit 8.
1896, Exhibit 9.

Journals of Proceedings : 1893, Exhibit 39.
1894, Exhibit 40.
1896, Exhibit 41.

Applications for Insurance: Charles Clinton, Exhibit 67.
W. W. Fitzgerald, Exhibit 68.
W. R Fox, Exhibit 69.
N. D. Benson, Exhibit 70.
Andrew McColl (with Receipt), Exhibit 128.
W. R. Munro, Exhibit 134,
Gideon Grant (with Receipt), Exhibit 135.

Beneficiary Certificates: Exhibits 28, 29, 30, 52, 53, 54, 55, 56, 57, 152 (Gideon Grant).

Receipt, given by members for copy of Constitution, Exhibit 58. This form is seen filed in Exhibits 128 and 135 *supra.*

Circular respecting the above mentioned receipts, Exhibit 71.

Member's monthly Receipt Book or Pass Book, Exhibit 77.

Notice to Subordinate Legion (or lodge) when double assessment for month, Exhibit 102.

Volumes of Select Knights Journal and Advocate, Exhibit 74, 103 : See issues published after 55 V. c. 39 (O) went into force, and assessment notices contained in such issues.

32. The Courts in the United States have long recognized the fact that, in assessment insurance there accumulates in the hands of the policy-holder, subject to call, a considerable part of the yearly premiums which otherwise must have been payable in cash at the commencement of each year's insurance. The decision of the Supreme Court of Massachusetts (1875), in The Commonwealth *v.* Mass. M. F. Ins. Co., 112 Mass. 116 ; 3 Ins. L. J. 24, has often been cited and followed. There the Court said (3 Ins. L. J. at p. 35) :—

"The rights and obligations or liabilities of the holder of a policy of mutual insurance, so far as they depend upon contract, are to be ascertained not merely by the terms of his own contract with the corporation, *but in view of the consideration that every other member or policy-holder has a like contract.*

"The contract each, in its counterpart, contains obligations which enter into and qualify the contract of every other, the Corporation representing to each only the aggregate of the others. The rights of each member qualify the rights, and to some extent measure the obligations and liabilities of the others."

Then construing a statutory provision which required the directors, within 30 days after judgment, to make an assessment and deliver the same to the treasurer for collection, the Court said (at p. 37) :—

"We find no support for the position that the limit which is affixed to that liability is intended to be still further narrowed by subdivisions according to the time, within the period of each policy, when the assessment occurs. On the contrary, the *power of assessment is treated as providing a reserve fund to be* drawn upon at once whenever the immediate fund arising from premiums and deposits is exhausted." (Cf. Par. 75 *infra.*)

In Vanatta, Atty. Gen. *v.* N. Jersey Mut. Life Ins. Co. (1879), 31 N. J. Eq. 15 ; 8 Ins. L. J. 395, the Chancellor in delivering the judgment of the Court said (8 Ins. L. J., at p. 399) :—

"*It is a necessary consequence* of the argument in behalf of the holders of policies which were not due, *that*, if by reason of unusual mortality, the losses of a Mutual Company should at any time become so great that upon a survey of the situation it would appear that, after payment of the losses, there would not remain sufficient assets of the company to secure to the survivors the full payment of their policies when and if they should mature, *the losses should none of them be paid, but the Company should at once go into liquidation for the benefit of the policy-holders* It must not be forgotten that the amount of the assessment which the

policy-holder is required to pay *is only so much premium, which under the plan he is permitted to withhold from the Company until it be seen whether it will be needed to pay losses.* If paid when he took his policy, it would go into a fund out of which the matured policies would be paid. Though he retains it until called for to pay losses, the principle is precisely the same. If paid at the outset he would have no right to complain, if it should be taken to pay losses, even to the extent of depriving the Company of means to pay his policy when it should mature. He has no more cause of complaint when the premium is withheld by him on a contract to pay it if needed to pay losses."

In Fire Insurance Companies on the assessment system the contract is for a limited definite period usually not more than three years. Even in such companies, the law clearly recognizes the principle that the reserve on the policy remains in the hands of the policy-holders but is subject to call. So the Supreme Court of Pennsylvania (1878) in Schimpf *v* Lehigh Valley Mut F Ins. Co. 86 Pa. St. 373, 7 Ins L. J 663 ; and in Hays *v* Lycoming Ins Co. (1881) 98 Pa. St. 184, 10 Ins. L. J. 507. For that purpose the Ontario statute requires that the policy-holder shall, for the security of his fellow policy-holders, deposit his premium note for an amount which (until the company has accumulated a certain value of assets) shall in the case of 3-year policies be not less than 3% of the sum insured, (R S.O. 1897, c. 203, s. 128) ; also that this premium note shall remain in the hands of the Company for forty days after the expiration of the policy s 137 (2)) As a further security for the policy-holder's paying calls upon the reserve which was left in his hands, our earlier law, (Consol Stat. U. C. c 52, s. 67) pledged or charged all the land mentioned and declared liable in the policy : Ex parte Hill, 2 Chy. Cham. 348. Before any Statute existed, the liability existed at common law ; and the premium notes given by such policy-holders only limit and distribute their common law liability which might otherwise fall oppressively upon particular policy-holders. Cf. Pearce *v.* Piper, 17 Ves. 1; and *infra* paragraphs 41 and 42

33. The question whether at any given date, an assessment Friendly Society is solvent i.e. is able to pay actual present debts, depends therefore on three distinct considerations : (1) the margin left unexhausted of the legal power of assessment ; (2) how far, within that margin, the management will promptly exercise their powers of assessment ; (3) how far the members will, without compulsion of law and promptly, pay the assessments actually levied. In the Select Knights the earliest form of assessment consisted of a requirement that the entering member "shall pay" $1.00 to the "beneficiary" (i.e. the life insurance) fund (Exhibit 1 ("A") Const. 1883 p, 16, Art. XI, Sec. 3). This was treated as a mortuary assessment ; and then, after any member's death, each of the surviving members was, on each policy or certificate of $2,000, assessed $1.00. (*Ibid* pp. 17-18, Art. XI, Secs. 5 and 6.) This system continued in force until the 1st July, 1894 (Min. of Evidence p. 54. Q. 33) ; when under the Constitution as revised in that year (Exhibit 8, Const. 1894 pp. 25, 26 Sec. 40) there went into force a scale of assessments graded according to the age of the member. This scale of 1894 continued in force until 1st of July, 1897, (Exhibit 9, Const. 1896, p. 53, Sec. 292 ; *Min. of Evid.* p. 54), when the scale went into force which is shown in the Minute Book (*Exhibit 99*) at p. 135. This third and last scale,—which was also graded according to age,—continued in force until the cancellation of registry on the 13th April, 1898. The assessments have been levied monthly without the intermission of a single month since 1st March, 1891,—the assessments being single or double according to the amount of the claims to be paid. (Exhibits 100, 74, 103 ; Min Evid p. 55, Q. 46.) It was the duty of the Supreme Recorder with the consent of the Finance Committee, to levy the monthly assessments, not more than three assessments to be levied in any one month. (Exhibit 8,—Const. 1894, p. 31, Sec. 47; Exhibits 9, 10—Const 1896, 1897, p. 58, Sec. 312.) From the books of the Society it appears that in 1895 and 1896, when the assessment scale of 1894 was still in force, the proceeds actually realized from a single assessment averaged about $4,500. The limit of assessments under the Constitution was three assessments per month. Theoretically, 36 assessments at $4,500 each would realize $162,000 per annum. From the death register (Exhibit 104) it is seen that the paid claims under the beneficiary cer-

tificates for the five years ending 31st December, 1897, aggregated $413,000; i.e. they averaged $82,600 per annum. This was therefore about only half the strain that the society was theoretically supposed to withstand. But a great majority of the members defaulted in 1897, throwing the society into insolvency; and a large number of the present defendants are now pleading that insolvency as a defence against paying even a portion of the debt they left unpaid. Defence 17, which certain of these defendants plead, is barred by Section 97 (2) of the Ontario Insurance Act. Where a proper case is shown, there is special machinery provided by that Act (s. 192 (2) for the investigation of any specific charge of breach of duty laid against the managing officers of the society. If the managing officers have issued any untrue statements respecting the Society then, by the Directors' Liability Act, R S.O. 1897, c. 216, they are made liable in damages to the person injured; for that Act, s. 2 (2) (3), expressly applies to any private corporation issuing insurance certificates. After winding up has commenced it is too late as a defence against creditors to allege that misrepresentation or that even fraudulent statements were made by managing officers: paragraph 30 *supra* and the authorities cited; see also Ontario Insurance Act R S.O 1896, c. 203, s. 184 (4).

34 But other defendants plead (Defences Nos. 16, 17) that they are not liable as claimed in these proceedings, because, as they allege, they withdrew or attempted to withdraw from the Society before the period for which dues and assessments are now demanded by the receiver. To which, for the plaintiffs, we reply that the books (Exhibits 15, 16; Min. of Evid. pp. 94 to 98 inclusive) show that no one of the defendants legally by payment with notice in writing severed his membership either under the Constitution of the Society or under the Statute R.S.O. 1897, c. 203, s. 164 (2),—continuing 60 V. c. 36, s. 164 (2) and 55 V. c. 39, s. 39 (2); also that no one of the defendants has produced the certificate of severance which in every case was issued by the officer lately designated Supreme Recorder to every member who legally severed his membership; also that no one of the defendants has produced any other evidence of such severance By its successive Constitutions, from the very first the Society made express provision for the legal severance of members from the Society :—

Constitution 1883 (Exhibit 1 ("A")) p. 20, Art. XI, s. 14.
Constitution 1884 (Exhibit 42) p. 17, Art. XI, s. 14.
Constitution 1886 (Exhibit 43) p. 17, Art. XI, s. 14.
Constitution 1889 (Exhibit 44) p. 26, s. 58.
Constitution 1890 (Exhibit 5) p. 65, s. 9.
Constitution 1892 (Exhibit 6) p. 50, s. 9.
Constitution 1893 (Exhibit 7) p. 33, s. 58.
Constitution 1894 (Exhibit 8) p. 35, s. 58.
Constitution 1896 (Exhibit 9) p. 52, s. 290.
Constitution 1897 (Exhibit 10) p. 52, s. 290.

[See also paragraph 55 infra.]

The form of the withdrawal or Severance Certificate as actually used was proved (Min. of Evidence p. 108), and was as follows:

"Supreme Legion Select Knights of Canada.

To whom it may concern.

THIS IS TO CERTIFY that Comrade of Legion No. located at having voluntarily surrendered for cancellation his Beneficiary Certificate bearing No. for the sum of thousand dollars, and having paid all assessments and dues charged against him is hereby at his own request discharged from all further membership in the Order and in the Beneficiary Department.

"In witness whereof I have hereunto affixed my hand and caused the seal of the Supreme Legion to be attached in the City of St. Catharines this day of A.D. 189 .

.....Supreme Commander. (Seal of Supreme Legion.)

"Attested,

Supreme Recorder."

35. The defendants have thrown together and confused two entirely different questions: (Min. of Evid. pp. 119, 127):—

(1) the severance of a member from the Society;

(2) the withdrawal of a member from his local and subordinate legion or lodge, and his transfer to some other local and subordinate legion or lodge of the Society. The certificate granted in the latter case was called a "Clearance Card," sometimes a "Withdrawal Card." So far from having anything to do with an intended severance from the Society, the Clearance Card accredited the person named therein as a member in good standing; and if within the time limited by the card the member did not join another lodge he *ipso facto* fell back into his own lodge. A withdrawal from a lodge is most clearly distinguished by the successive Constitutions from the act of severing from the Society:—

Constitutions 1883, 1884 (Exhibits 1 ("A") and 42) sub-head entitled "Constitutions of Subordinate Legions" Art. X, s. 1; and contrast *Ibid.* "Constitution of Grand Legion Art." XI, s. 14.

Const. 1886 (Exhibit 43) p. 27 Art. X Sec. 1; and contrast p. 17 Art. XI, s. 14.

Const. 1889 (Exhibit 44) "Subordinate Legion Constitution" at end of pamphlet, p. 12 Sec. 47; and contrast "Grand Lodge Constitution" p. 26, Sec. 58.

Const. 1890 (Exhibit 5) pp. 63-4, Secs. 1-8; and contrast Sec. 9 on page 65.

Const. 1892 (Exhibit 6) pp. 49, 50, Secs. 1-8; and contrast Sec. 9 on p. 50.

Const. 1893 (Exhibit 7) pp. 53-4, Secs. 1 to 8; and contrast Sec. 9 on p. 54.

Const. 1894 (Exhibit 8) pp. 59, 60, Secs. 1 to 8; and contrast Sec. 9 on page 60.

Const. 1896, 1897 (Exhibits 9 and 10) pp. 50 to 52, Secs. 279 to 289; and contrast Sec. 290 on p. 52.

There might be beneficiary membership in the Society without membership in any local legion or lodge. Such members were designated "members at large,"—meaning members under the direct charge of the Supreme Recorder, and paying their dues and assessments directly to him. The suspension or dissolution of a local legion did not as pleaded by certain defendants (Defence 14) sever a member from, or terminate his liability to, the Society. It was by the Constitution made his duty in such an event to pay his dues and assessments directly to the Supreme Recorder:—

Const. 1892 (Exhibit 6) p. 16, s. 37½; p. 52, s. 17.

Const. 1893 (Exhibit 7) p. 20, s. 37½; p. 56, s. 17.

Const. 1894 (Exhibit 8) p. 20, s, 37½; p. 62, s. 17.

Consts. 1896, 1897 (Exhibits 9, 10) p. 39, Secs. 224 *et seq;* pp. 59, 60, Secs. 318-9.

Sections 318-9 just cited are under the title "How member may protect himself." In Oates *v.* I. O. F. 4 O. R. at 548 the Court expressly held that the same phrase plainly showed that mere suspension of the lodge did not terminate the membership in the society of those certificate holders who constituted the lodge.

The defendants put in (Min. of Evid. p. 112) the Roll Book of Rehoboam Legion (Exhibit 142) wherein the word "withdrawn" was written against the name of B. N. Davis, one of the defendants. Mr. Davis swore (Min. of Evidence, p. 113) that this entry "withdrawn" was in the handwriting of Alexander Ascher, who as the Minute Book (Exhibit 165) of the same legion showed was elected Recorder of the legion on the 14th December, 1896, and remained in office only three months, the legion, as appears from Mr. Ascher's own entry in the Minute Book (Exhibit 165), having then become completely disorganized. Under the Constitution of 1896, (Exhibit 9) then in force, the Recorder of a local legion could not by anything he might do grant a legal severance from the Society (s. 290 and see paragraph 34 *supra*); it must therefore be assumed that all that Mr. Ascher as Recorder of Rehoboam Lodge intended to indicate was that Mr. Davis had withdrawn from that particular lodge. If Mr. Ascher intended anything more, he was entirely out of his jurisdiction; his act was not binding on the Society, and now creates no estoppel against the receiver: Wells *v.* I. O. F. 17 O. R., at 326; Hoefner *v.* Canadian Order of Chosen Friends 29 O. R. 125. A mere abstinence from paying with even an oral declaration that the policy or certificate holder will have nothing more to do with the company or society does not terminate the member's liability: Joyce on Ins s. 1650 citing McAllister *v.* New Eng. Life Ins. Co. 101 Mass. 558.

36 But the defendants plead (Defence 4):

"That the Society was a voluntary association of members and the defendants, if they ever were members, remained members only so long as they continued to pay the assessments made from time to time; and there is no agreement on the part of the defendants to pay any sum whatever for assessments, dues or per capita tax."

In reply I say that the word "voluntary" in the above plea may mean either (1) that the Society of Select Knights was not incorporated; or (2) that membership in the Select Knights (whether incorporated or not) imposed on the member no obligation binding in law, in other words, no contractual obligation. If the plea is meant to deny the incorporation of the Society, that has already been replied to in paragraph 2 *et seq supra.* Even in voluntary (meaning unincorporated) organizations members paying each year in advance and required by the rules to give notice of intended withdrawal, have been held liable, in default of notice, to pay a whole year's subscription. Two cases involving this point came before Lord Chief Justice Abbott (Lord Tenterden): Raggett *v.* Bishop 2 C. & P. 343, and Raggett *v.* Musgrave 2 C. & P. 556. The defendants were held liable each for ten guineas, a full year's subscription. So Delauney *v.* Strickland 2 Starkie 416 per Abbott L. C. J.; Cockerill *v.* Ancompte 2 C. B. N. S. 440; 3 Jur. N. S. 844; cf also Finch *v.* Oake [1896] 1 Ch. 409; and also In re New University Club L. R. 18 Q B. D. 720, where the Court held (at 734) that a payment for value received or to be received was not a voluntary contribution, or for that matter a contribution at all.

37. Bacon in his treatise on Benefit Societies (2nd Ed.) means by a voluntary Association one *not incorporated* (Secs. 26, 89); and what he says in Section 111 as to the withdrawal of members is expressly limited to voluntary *i. e.* unincorporated societies. The doctrine that in certain benefit societies the contract binds only the society and not the members is founded by Niblack (Sec. 276) and (following Niblack) by the writer in the American and English Encyclopedia of Law on *Re* Protection Life Insurance Co. 9 Bissell 188, 9 Ins. L J. 145,—a case much cited for the present defendants.* As explained by May in his treatise on Insurance, 3rd Ed. Sec. 550 note, and as will at once be seen by reference to the report itself, all that the Court decided was that under the contract in that case no proper plaintiffs were before the Court; that the assessments were assets not for the general creditors but for the beneficiaries as special creditors. And the Court further held that the scheme of insurance in the Protection Life Insurance Co. *was not mutual at all*, because the policy holders had no voice in the management or interest in the profits. In the recent case of Ellerbe *v.* Barney (1894, Supreme Court of Missouri)

* For observations on Illinois decisions, including the recent case, Lehman *v.* Clarke, 27 Ins. L. 745, see *infra*, Par. 73 *et seq.*

119 Mo. 632 ; 23 Ins L. J. 356 ; 25 S. W. Rep. 384, a number of the defences were identical with those pleaded in the present case. The Court in delivering Judgment (23 Ins. L. J. at 363) said :—

> " I am not prepared to approve the startling proposition that the appellant should have the privilege of paying or withholding at his pleasure, the consideration promised for carrying a risk after the risk had been carried. I do not regard this contract unilateral in the sense of relieving the assured from liability for insurance carried and consideration earned. No unilateral contract has ever been permitted to accomplish such an unjust result. "

Passages cited for the defendants from Hunter on *The Insurance Corporations Act* pp. 93 *et passim*, are in that work expressly restricted to the case of a voluntary society which the Select Knights Society was not : Cf. Bacon on Ben. Societies 2nd Ed. (1894 par. 26, 89. And even as to voluntary societies Bacon Sec. 111, speaking of a member withdrawing, says ; " But by so doing he cannot avoid any obligations incurred by him to the association, nor can it, after such withdrawal impose any new obligation upon him. " For this statement of the law Bacon cites Ellerbe *v.* Barney from which I have just quoted ; also Borgraefe *v.* Knights and Ladies of Honor 26 Mo App. 218; 22 Mo. App. 127; Stewart *v* Supreme Council A.L.H. 36 Mo. App. 319; Springmeyer *v.* Benevolent Asso. 5 Cin. L.B. 516 ; Cramer *v.* Masonic L. Asso. 9 N. Y. Supp. 356. Again, at Section 378, Bacon stating the general law of benefit associations, says :—" *Generally and unless the laws provide otherwise, the issuance and acceptance of the certificate, furnishes sufficient consideration for the member's agreement to pay any assessment made during the time he should continue a member, and upon his failure an action will lie against him therefor*, though of course, if by the laws of the society payment of an assessment is optional with the member, no action will lie." The still later American treatise, Joyce on Insurance (1897) in Sections 1269, 1270 asserts more strongly the liability of members in such societies. Emerson *v.* Flint 7 U. C. C. P. 161 cited for the defendants does not apply. That was a case of a joint-stock company ; and it was held that the shareholder having fully paid up his subscribed shares had no further liability. Hill *v.* Merchants and Manufacturers Ins. Co. 28 Grant 560 has also been cited for the defendants. In that case the Court refused an application that the Master be directed to add certain premium note makers as parties, and to assess their notes. Nothing of that kind is here being done. The Receiver is not levying new assessments ; he is mereby collecting certain books debts consisting of arrears of assessments levied by the society while it was a going concern.

37a. In L'Union St Joseph de Montreal *v.* Lapierre (1879) 4 S.C.R., the Supreme Court of Canada considered the relation which in benefit societies like the present the member bears to the Society. In that case the society, after having for some years existed as a charitable organization, obtained incorporation in 1856 by a special Act of Province of Canada 19-20 V., c. 131, which in 1865 was amended by 28 V., c. 66. These Acts empowered the Society to make and amend by-laws : but are silent as to the liability of members and as to any contractual relation. From the details of the by laws given at pp. 169, 174, and 179 of 4 S.C.R. 169, it will be seen that the constitution and by-laws of the Select Knights very closely resemble them as to the points raised by these present proceedings. The Judges of the Supreme Court were unanimous in allowing the appeal. In reference to the relation between the Society and its members the following observations were made (at p. 182-3):—

> " In those Societies which are of the nature of mutual insurance societies, in which the contributions of the members are the premiums paid by them for the benefits insured, it is apparent that punctual payment of the contributions imposed upon each member by the by-laws is essential to the success of the Society. Every person upon becoming a member enters into a contract to comply with all the articles of the by-laws and of the constitution of the Society. Now looking at the by-laws and constitution, we find that in the case before us the petitioner upon becoming a member, contracted with the Society to pay monthly the contributions established by the by-laws, which was a known determinate sum, and as it was provided by the by-laws that these contributions were to be collected by the proper officer at the

regular monthly meetings, which the petitioner was required to attend under a penalty of 5 cents for every default, the fair construction of the contract is that the petitioner undertook to pay his contributions to the proper officer every month at the regular monthly meeting of the Society. *It is clear then, that upon default by the petitioner in payment of his dues, an action for their recovery might have been maintained against him without proof of any special demand for the amount in arrear before action.*"

38. In the case of the Select Knights, a bilateral contractual relation between the Society and members was clearly contemplated by the Act under which the Society took its corporate existence, and also by the Act under which in 1892 the Society obtained registry. It is in evidence (see paragraph 2 *et seq. supra*) that the Select Knights Society was incorporated under R.S.O. 1877, chap. 167. That Act, as is expressly declared in section 1, was designed not only for benevolent societies (that is *charities* properly so called) but for provident and other societies which, as distinguished from charieties, may be described as contracting societies. Cf. Swift *v.* Provident Inst. 17 A.R. at 69, 71, 72, 74. In such latter societies the members were to be liable to the Society and the Society was to be liable to the members. Not only were adult members to be liable, but even minors, for section 10 enacted as follows :—

"10. A person under the age of twenty-one years elected or admitted as a member of a society, or appointed to any office therein, *shall be liable to the payment of fees and otherwise under the rules of the society* as if he were of full age."

This section has been continued as R.S.O. 1887, chap. 172, s. 10, and R.S.O. 1897, chap. 211, s. 11.

In the present proceedings none of the defendants are alleged to be minors, nor are they so in fact; but if they had been it is surely clear from this section that so far as the Statute is concerned they could not plead "no liability." And can it rationally be contended that, *because they are not infants*, they are not liable? Is it legally possible that an infant is during infancy contractually liable for dues and assessments, but, because he has passed his twenty-first birthday and has thereby acquired for all other purposes contractual liability he has for purposes of this society acquired contractual exemption? The language of the section clearly means that a member shall be liable, whether he is a minor or an adult.

39. Section 10 having thus affirmed the contractual liability of the members (minors as well as adults) to the corporation, section 11 of the Act affirmed the contractual liability of the corporation to the members, thus in the clearest manner recognizing that the contract was bilateral and not as set up by the defendants, or some of them, that the contract was "unilateral" i.e. binding upon the corporation, but not binding upon the members. Subsequent statutes also clearly recognized that a strictly contractual relation exists in such societies between the societies and the member. For example, 51 V.c. 22 (O) s. 2 extended the benefit of R.S.O. 1887, c. 136 (insurance for the benefit of wives and children) to "Certificates and contracts relating to life insurance" issued or entered into by such societies: Cf. Swift *v.* Prov. Provident Institution, 17 A.R. 66, where Hagarty, C. J. O., at 69, Osler, J. A., at 71, and Maclennan, J. A., at 74, declared such societies to be mutual insurance companies entering into contracts of life insurance. Then 53 V.c. 39 (O) s.9 by the first proviso enacts that no body incorporated under the Benevolent and Provident Societies Act, after the 10th March, 1890, shall have authority to undertake or effect for valuable consideration any contract of insurance. This enactment would be quite irrational and unmeaning unless societies previously incorporated had authority to undertake or effect insurance contracts.

40. But this question is put beyond all dispute by the Insurance Corporations Act, 1892, (55 V., c 39 (O)—Cf. paragraph 11, *supra*, and sections of the Act there cited. Section 4 (2, B) excluded from registry non-contracting societies. If a society had before the 11th March, 1891, been created under the Benevolent and Provident Societies Act as a charitable or non-contracting society and "it is in the opinion of the Registrar desirable that such payments *should be made matter of contractual obligation*," the corporation may, under the Registrar's direction amend its constitution and

laws, and upon this conversion of the non-contracting into a contracting society the Registrar may admit to registry. A contract of insurance was to be deemed on foot when the one party for "any valuable consideration given *or promised*" by the other (55 Vic., c. 39, s. 2 (7)) undertook any risk or contingency within the scope of section 2 (12). When the insurance was on the *assessment system*, contract of insurance was to include the case where the premium "consists of sums uncertain or variable in time, number or amount:" s. 2 (14) continued as 60 V. c. 36, s. 2 (37a) and now as R S.O. 1897, c. 203, s. 2 (14). The liabilities of the member to the society under his contract were defined and limited by 55 c. 39, s. 39—continued by 60 V. c. 36, s. 164, and now by R.S.O. 1897, c. 203, s. 164. The liabilities of the society to the member were also defined: where the contract provides for the payment by the society of a sum not exceeding so much, the contract is to be construed *prima facie* as a contract to pay the maximum: 55 V. c. 39, s 41 (1) continued as 60 V. c. 36, s. 153 (1), and now as R S.O. 1897, c. 203, s. 153 (1). Payment is to be made within 60 days after reasonably sufficient proof has been furnished to the corporation of the happening of the event on which such claim was by the said contract to accrue: 55 Vic. c. 39, s. 42, continued as 60 V.c. 36, s. 80 and s. 154 (1), and now as R. S O. 1897, C. 203, Secs. 80 and 154 (1). By failing to pay its certificates as above the Society is liable to have its registry suspended or cancelled: 55 V. c. 39, s. 25 (1), and s. 44, 56 V. c. 32, s. 10 (8), continued as 60 V. c. 36, Secs. 79 (1) and 81, and now as R. S. O. 1897, c. 203, Secs. 79 (1) and 81. Cancellation of registry throws the corporation into liquidation and dissolves the corporation: 55 Vic. c. 39, s. 53 (1), continued as 60 V. c. 36, s. 187 (1), and R. S. O. 1897, c. 203, s. 187 (1).

It is in evidence (Exhibit 2) that the Select Knights obtained registry in 1892 under the Insurance Corporation Act; also (Exhibits 2, 3, 4, 90 to 94) that the Society continued registered until the revocation and cancellation of registry on the 13th April, 1898. The Society's legal status as a contracting society was under the Act evidenced by the fact of obtaining registry and by the further fact of that registry being annually renewed: Pare *v.* Clegg, 29 Beav. at 598 per Romilly M.R.

41. The nature and extent of the liability to be undertaken by the society towards its members was defined by the sections of the Insurance Corporations Act cited in paragraph 40 *suprn*, and by Section 4 (20). When a claim under the contract accrued against the society we have seen that it became legally payable on the expiration of 60 days after reasonable sufficient proof of claim: s. 42. On the other hand the liabilities of any member of the society under his contract were defined by Section 39 (1) which is now continued as Section 164 (1) of R. S. O. 1897, c. 203. By taking the steps prescribed by s. 39 (2), now Section 164 (2) of R. S. O. 1897, c. 203:—"any member shall become thereby released from all further liability under his contract." In the face of all these statutory provisions from 1877 to 1897, we are now told that the member had no liability; and was under no contract to pay fees, dues and assessments which became payable during his membership.

Precisely the same defence was set up in Patterson's case, In *re* Canadian Relief Society, 15 Canadian Law Times, 216. That was a winding up before the Master in Ordinary under the provisions of The Insurance Corporations Act which are now consolidated in The Ontario Insurance Act, R. S. O., 1897, c. 203. The Canadian Relief Society—which was organized on the lodge and representative system—had been incorporated under the same Act as the Select Knights; like the Select Knights, it originally required of applicants to show that they were members of the Ancient Order of United Workmen; like the Select Knights, it abandoned that requirement for membership, and its constitution and laws were almost the exact counterpart of the constitution and laws of the Select Knights. In giving judgment on the 19th November, 1894, the Master in Ordinary said of the Canadian Relief Society:

> "Until such certificate-holder has ceased to be a member according to the terms of his contract with the society, *until in fact his withdrawal is complete*, he remains liable to pay the prescribed fees and dues which may be required to enable the society

to discharge, in whole, or in part, its obligation for the insurances or losses which have accrued due during the period of his membership."

An appeal was taken from the Master's judgment. In discussing the appeal the Court said (15 C. L. T. at 219):

"If the appellant had desired to sever his connection with the society by any other means, and without waiting for the means by which forfeiture is brought about, the constitution of the society, clause 32, and for that matter sec. 39 (2) of The Insurance Corporations Act, 1892, affords authority for his so doing, and points out that, by making the proper application therefor in writing and paying all dues charged against him, he may cease to be a member; but not having done so, he remained in connection, entitled to all benefits, during the currency of three months, and being so entitled, it follows that he must pay all assessments up to and inclusive of that time."

In the case of the Canadian Relief Society the Receiver was claiming for only three month's fees, dues and assessments. As to the liability beyond that period Mr. Justice Robertson said:

"I have not considered the question of liability after the end of three months. It is sufficient for the purposes of this appeal to decide that the appellant is properly placed on the list of contributories. In my judgment, he is liable to pay the three regular and one special assessment at all events, and therefore he must contribute to that amount at least."

The Court cited McDonald, Receiver, *v.* Ross-Lewin (1883), 29 Hun, 87, where the judges of the New York Supreme Court came "to the same conclusion in an almost parallel case." In that case it was held that the neglect of the defendant to pay an assessment for 30 days had under the rules of the society ended his membership; but that the defendant was liable for the amount of all assessments previously made and also for all losses happening prior to the time when he ceased to be a member, *though no assessment therefor had then been made.* The liability for assessments which ought to have been levied during his membership, but were not in fact levied, arose from the common law and not from express statute. This common law liability has in various instances been enforced in the United States. Thus in Smith *v.* Bell, 107 Pa. St, 352, a member was held liable on an assessment to cover a loss which occurred during his membership, though no assessment was levied until nine years after his policy expired, and where the company had six years after the levy of the assessment in which to sue for it. As regards the Statute of Limitations, that has in various other cases been held to run from the date when the assessment became due and payable: Joyce on Insurance, sec. 1312. *The common law liability of the members of an assessment society flows directly from the fact* (paragraph 32, *supra*) *that the reserve on each policy remains in the hands of the policy-holder, subject to call.* This was explained and enforced by the Supreme Court of Massachusetts in The Commonwealth *v.* Mass. M. F. Ins. Co., 112 Mass., 116; 3 Ins. L J. 24 quoted, *supra*, par. 32; where also will be found an extract from the reasoned judgment in Vanatta, Atty.-Gen., *v.* N. Jersey Life Ins. Co. See also Korn *v.* Mut. Ass. Soc. of Va. (United States Supreme Court), 6 Cranch, 192; Iowa State Mut. Ins. Co. *v.* Prosser, 11 Iowa, 115; Lion Ins. Asso. *v.* Tucker (1883) L. R. 12 Q. B. D. at 187 per Lord Esher, M. R., quoted infra Par. 75; Oakes *v.* Turquand, L R. 2 H. L, 325; Robinson's Case, 6 DeG. M. & G., 572; Winstone's Case, 12 Ch. D., 239, (a case of an assessment life insurance society); *Re* Professional Assurance Co., 3 Ch. App. at 173-4. (See further at Par 63 *et seq. infra*)

42. When Section 164 of The Ontario Insurance Act is read in the light of these cases, it is clear that the intention of the section was to cut down the formidable common law liability as that liability existed in Ontario prior to 1892. That previous liability to assessment was by the Act of 1892 and amending Acts (now consolidated as R. S. O. 1897, c. 203, s. 164) cut down (1) to assessments of which notice was actually given, (contrast the case of McDonald *v.* Ross Lewis par. 41 *supra*); and was therefore not to include merely potential or unannounced assessments. The member of a registered friendly society was no

longer to be liable for new assessments levied after the winding up, or for assessments that ought to have been levied, but were not in fact levied, during his membership. And (2) the liability must not in any case exceed twelve month's assessments, fees and dues, the assessments, fees and dues being themselves limited as in (1). And (3) this twelve months' liability may itself be still further cut down, if the Society, with the assent in writing of the Registrar, enacts a general provision for the earlier absolute severance of the defaulting members. In the case of the Select Knights, the sections of the constitutions of 1896-7 (Exhibits 9, 10), which at the date of winding up governed the severance of members by default were sections 260, p. 46 and 267, page 48, which provided as follows :

"Section 260. [Dues] A member in arrears for three months' dues shall not be entitled to vote, or hold office, and if in arrears for more than six months' dues shall be suspended from membership in the Order for non payment of dues, and be declared suspended from all benefits and privileges of the Order"

"Section 267. [Assessments.] The Beneficiary Certificate of a member in arrears for assessments for a period of six months shall be null and void, and shall be so reported to the Supreme Recorder, and no renewal of the same shall ever be allowed if the member has reached the age of 50 years."

These provisions had existed continuously from the very beginning of the Society except that, in the latter provision, the limiting age was at first 60 instead of 50 : Constitution of 1883 (Exhibit 1 "A") p. 19, s. 9. The defendants argue, that as these sections never received the Registrar's assent in writing, therefore the defendants are not liable in any case to the extent of six months' arrears. The legal effect of this contention, if valid, would be to make the defendants liable for twelve months' arrears under the statute ; or if they say that the statute of 1897 or of 1892 (53 V. c. 39, s. 39) does not affect certificates of prior date, then the holders of such prior certificates would be liable to the full extent of the former common law liability. The receiver is not levying or seeking to levy new assessments. He is simply collecting, without interest, the debts or a portion of the debts shown by the books of the Society to be due to it by the several defendants. All of those debts became due within the six years immediately prior to the commencement of winding up and arose under the Constitutions in force while the defendants were members and when the debts were incurred. Those Constitutions and laws by the express terms of the applications signed by the defendants (Exhibits 59 to 70 inclusive ; 120 to 135 inclusive ; and Exhibits 140, 141, 148) were made the foundation of the insurance contract. The words in the application are :—

"I, do hereby agree, that compliance on my part with all the laws, regulations and requirements which are, or may be hereafter enacted, by the said order *is the express condition* upon which I am to be entitled to participate in the Beneficiary Fund, and to have and enjoy all the other benefits and privileges of the said Beneficiary Department."

The application or proposal of the assured is to be considered with the contract ; "and the Court shall determine how far the insurer was induced to enter into the contract by any material misrepresentation contained in the said application or proposal." R. S. O. 1897, c. 203, s. 144 (1a).

In Wells *v.* I. O. F. 17 O. R. Mr. Justice Street said (at p. 324-5) "The by-laws of the Order, whether actually shown to have come to the knowledge of the deceased or not, are binding upon him, because it was his duty to make himself acquainted with the terms of the policy delivered to him, in which these by-laws are incorporated as a special condition." The case of Dale *v.* Weston Lodge 24 A. R. p. 361, cited for the defendants does not conflict with Wells *v.* I. O. F. per Osler, J. A 25 A. R. at 362. In any case the Court in Dale *v.* Weston Lodge held that notwithstanding the member's default his membership continued. Cf. Long *v.* A. O. U. W. 25, A. R. at 148.

The general law of this matter is stated as follows in 5 Thompson's *Commentaries on the Law of Private Corporations*, Section 5987 :—

"The by-laws of a corporation may operate as a contract among its members (Thomp. Sec. 940 with cases) and the members are, in general, conclusively presumed to have *notice* of them. (Thomp. Sec. 941 with cases.) When therefore a corporation enters into a contract with one of its members upon a matter which is regulated by its by-laws, they are deemed, in the absence of circumstances repelling the presumption, to contract with reference to the by-laws, just as they are deemed to contract with reference to the Charter. Thus it is that the *by-laws* of *mutual benefit societies* are generally regarded as *part of the contract* subsisting among the members, to be read in determining the rights of a member in the society in respect of his membership and insurance : Sabin *v.* Grand Lodge, 28 N. Y. St. Rep. 45 ; 8 N. Y. Suppl. 136. So it has been held that an association for the transaction of the business of life and casualty insurance on the co-operative or assessment plan, is, in effect, a *mutual benefit society*, the members of which must take notice of and are bound by its by-laws and articles of association : Hesinger *v.* Home Ben. Assoc. 41 Minn. 516 ; 43 N. W. Rep. 481 ; Davidson *v.* Old Peoples' & c. Soc. 39 Minn. 303; 39 N. W. Rep. 803. So according to the doctrine of most of the Courts a person who insures in a *mutual benefit insurance company* becomes a member of the company by the fact of insurance therein, and as such is bound to inform himself, and is conclusively charged with knowledge of its rules and regulations : Mitchell *v.* Lycoming Ins. Co. 51 Pa. St. 402 ; Susquehanna Ins. Co. *v* Perrine 7 Watts & S. (Pa.) 348 ; Miller *v.* Hillsborough Mut. Ins. Assoc. 42 N. J. Eq. 459 ; Korn *v.* Mut. Ass. Soc 6 Cranch (U.S.) 192, &c., &c. . . . . In some cases the policy contains the express provision that the by-laws shall form part of it. When this is the case a party accepting the policy makes the by-laws a part of the contract by his own voluntary act, and if he does not demand an inspection of them and does not read them, it is his own fault. . . . . A person who becomes a member of a mutual insurance company assents to the by-laws which he finds in force in such a sense as disables him from subsequently setting up that they were not regularly adopted : Pfister *v.* Gerwig 122 Ind. 567, 571 ; 3 N. E. Rep. 1041. But, according to the doctrine of the foregoing cases, a member of a mutual insurance company is bound to take notice of the by-laws in force when he becomes a member, although there is no provision in the policy that they shall form part of the contract and although they are not set forth in the policy."

So in Blyth & Co's case in *re* Albert Average Association (1872) L. R. 13 Eq. 529, B. & C., by letter, authorized the manager of a Mutual Marine Association to insure a ship with the association, and undertook to abide by the rules and regulations thereof. By the rules each policy holder became liable to contribute to the losses of any other policy holder in certain proportions. In pursuance of the authority given by B. & C., a duly stamped policy was issued to them, which however contained no reference to the rules:—*Held* by Lord Romilly M. R. "that the letter though not stamped was admissible in evidence, and that B. & C. were contributories."

Several of the defendants in the case of the Select Knights held insurance certificates issued prior to the Insurance Corporation Act, 1892, (55 V. c. 39 (O.)). To those certificates the prior law as above stated would apply in its entirety. The Act of 1892 required, in certificates issued thereafter, that the provisions of the Constitution and laws intended to be read into the certificate should be specified thereon, (55 V. c. 39, s. 33 (1)), continued as 60 V. c. 37 s. 144 (1) and now as R S. O. 1897, c. 203, s. 144 (1). This statutory requirement does not apply retrospectively to certificates issued before the Act of 1892 : Long *v.* A. O. U. W. 25 A. R 147 ; Cerri *v.* A. O. F. 25 A. R. 22. All certificates issued by the Select Knights since the Act of 1892, specify the provisions of the Constitution and laws which are to be read into the certificate, and those of the defendants that hold such certificates are bound accordingly.

The Act makes the rules of a friendly society accessible to every one : R. S. O. 1897, c. 203, s. 163, continuing 60 V. c. 36, s. 163 and 55 V. c. 39, s. 32 (1). "Rules" in the

Section means and includes "provisions of the Constitution and rules or regulations, or resolutions or by-laws in force for the time being:" s 2 (30).

42a. Every successive Constitution of the Select Knights contemplated and expressly provided for change in any of its provisions;* and by the opening words of his application (paragraph 42 *supra*) the certificate-holder took his certificate on the "express condition" of his "compliance with all the laws, regulations and requirements which are or may be hereafter enacted." In Wilson *v.* Miles Platten Building Society 22 Q. B. D. at p. 383 (note) Cotton, L. J. (Hannen and Lindley, L. J. J. concurring) said: "His contract, as I read it, was that he would pay not merely what the then existing rules required,—it is not confined to that,—but whatever the rules of the society for the time being might require him to pay as a member. To say that the new rules do not apply would, in my opinion, be to alter the contract. Having regard to the terms of the covenant, it is not an alteration of the contract to say that the new rules do apply." In Rosenberg *v.* Northumberland Building Society (1889) 22 Q. B. D. 373, the Court (Lord Esher M. R., Bowen and Fry, L. J. J.,) followed the above case. Fry, L J. said (at p. 380): "It is equally apparent, I think, that the contract of membership carries *in gremio* the right on the part of the society to alter the rules from time to time. That right is given by statute.' The statutory provision here referred to was (Imp.) 37-8 V. c. 42. s. 18, which was much more restricted in its terms than Section 4 of R. S. O. 1877, c. 167,—under which latter Act the Select Knights Society was incorporated. See also Pepé *v.* City and Suburban Permanent Bldg. Soc. L. R. [1893] 3 Ch. 315; and the two following cases decided by the Queen's Bench Division in England:—Stooke *v.* Mutual Provident Alliance, Woolstein's Friendly Soc. Cas. 22; Diprose and Gammon's Friendly Society Cas. 195; Dixon *v.* Thompson, Wollstein's F. S. Cas. 259; Diprose and Gammon's F. S. Cas 46. These last two cases were cited and followed by Chancellor Boyd in Baker *v.* Forest City Lodge 28 O. R. at 340; affirmed 24 A. R. 585; and Stooke *v.* Mutual Provident Alliance was cited and followed in England in Smith *v.* Galloway L. R. [1898] 1 Q. B. 71.

Yelland *v.* Yelland 25 A. R. 91 cited for the defendants is quite distinguishable from Baker *v.* Forest City Lodge (*supra*) and was clearly distinguished, 25 A. R. at 95.

42b. There is *not* here any question of vested right as there was in *re* Roden and the City of Toronto 25 A. R. 12; and as there was in Handley *v.* Sons of England Ben. Soc. (June, 1898, C. A. of Ont.) There *was* here in every defendant's case a clear agreement to be bound by "all the laws, regulations and requirements which are or may be hereafter enacted" by the Society (*supra* paragraph 42). When there is such an agreement, it is not an impairment of a vested right to increase the rate of assessment and make the increased rate apply to old members as well as new: Fullenwider *v.* Supreme Council of the Royal League (1897) 14 National Corporation Reporter 823; 29 Chicago Legal News 407. See also the English cases cited in paragraph 42a *supra*.

42c. It has been proved (*supra* paragraph 15-17) that the original constitution and successive amendments thereto were duly enacted and promulgated. Since the 16th April, 1895, the provisions of the Ontario statute law enacted as 58 V. c. 34, s. 4, and now appearing as Section 163 (3) (4) of R. S. O. 1897, c. 203 have been in force. These provisions while empowering the Registrar of Friendly Societies to intervene in questions touching the "rules" of the Corporation (See s. 2 (30), does not, as the defendants allege, make the intervention of the Registrar *necessary* to the validity of a society's rules. See also par. 17 *supra*. Where the Registrar under formal instrument under his hand certifies to rules, that certificate concludes the question of their validity; but the rules may be valid without the certificate. In other words the provisions are permissive, but not mandatory; they are enabling, but not disabling. It is in evidence (Exhibit 11) that by a formal instrument bearing date 5th April, 1897, filed and recorded in the office of the Provincial Registrar, the Registrar of Friendly Societies certified his assent to certain new sections and to specific amendments enacted in 1897 by the Supreme Legion of the Select

*The power to alter, amend or repeal is implied from the general power to enact by-laws, unless specifically restricted. 1 Bacon on Ben. Soc. 2nd Ed. Sec. 91a; 1 Morawetz on Priv. Corp. 499; R. *v.* Ashwell 12 East 22; Smith *v.* Nelson 18 Vt. 511; Supreme Lodge *v.* Knights 117 Ind. 497; Fugure *v.* St. Joseph Mut. Soc. 46 Vt. 362; Am. & Eno. Encycl. of Law 2nd Ed., Art. Benevolent Assos. p. 1064-5.

Knights That assent by the express terms of the statutory provision then in force, 58 V. c. 34, s. 4 (1) concludes the question of the validity of the new sections and the amendments so assented to: Cf Dewhurst *v.* Clarkson 3 E. & B. 194; Rosenberg *v.* Northumberland Bldg. Soc. 22 Q. B. D. per Lord Esher M. R. at 379, and per Fry, L. J. at 380; Pare *v.* Olegg, 29 Beav. 589.

* The Registrar's certificate concluded not only the validity of the amendments *per se* but also the validity of the particular rules so amended: *Re* Permanent Guardian Benefit Bldg. Soc. 23 Ch. D. at 460, per Jessel M. R.

Among the new Sections included in the Registrar's Certificate was the following (Exhibit 11):—

> "87a. A special assessment of $1 for the benefit of the General Fund, payable 50 cents on 30th June, 1897, and 50 cents on 31st October, 1897, shall be levied by the Supreme Recorder on all members of the Order."

Those certificate-holders who, at the dates when these two instalments respectively of the General Fund Assessment became due, had not completely severed their membership either by payment, or by six months' default, were of course charged with one or both of these instalments, as the case might be; but no others were so charged. This is evident from Exhibits 17 to 25, (where the items as well as the totals of each defendant's present indebtedness are set out) and also from Exhibit 14 "B" (where the said total is carried in). The evidence of the witness B J. Leubsdorf, Min. of Evid. pp. 55 *et seq*, and the Exhibits there cited show the minute care with which all the items of each defendant's account were drawn from the books of the society and how those items were checked and cross-checked before the accounts were rendered. See also the evidence of J. H. Morey, Min. of Evid pp. 108 *et seq.* and of E. A. Parkhill, Min. of Evil. pp. 111 *et seq.* and the Exhibits therein referred to.

43. In paragraphs 15, 16 and 17, 42*a*, 42*b* and 42*c*, *supra*, I have shown that the Constitutions and Laws and the successive amendments thereto were duly enacted. From Exhibit 100, p 49 et seq, as well as from the account books of the Society it is clear that since the 1st March, 1891, there has been a strict and uninterrupted monthly levy of at least one assessment, which assessment was a fixed sum and was payable on the first day of each month. (Exhibits 74, 103, 137, 138, 139) Practically the only question was whether, owing to increasing mortality among the members, there should not be levied for the incoming month a double assessment, or as it was called a "double header." This question was, under the Constitution, settled by the Supreme Recorder in concurrence with the Finance Committee consisting of three members. The Master has before him the evidence of Mr. William Watt, who was at first a member of the Finance Committee, and was for the past ten years its Chairman (Min. of Evid., 32). The actual concurrence of the Finance Committee in the several assessments levied is evidenced for each month by the minutely detailed report each month on the preceding month's assessment, the Finance Committee in every case attesting the correctness of the report over their own signatures (Exhibits 137, 138, 139). These attested reports were, for the information of the members, published monthly in the Select Knights of Canada Journal and Advocate (Exhibits 74, 103), which, by resolution of the Society in 1890 (Exhibit 36, pp. 33-34) and afterwards by the Constitution (Exhibit 8, Const. 1884, p. 21, sec. 48; Exhibit 9, Const. 1896, p 60, sec. 320)was made the official gazette of the Society for purposes of notices and announcements to members, a copy being mailed or delivered to each member's last known address.* (Evidence of H. M. Wilkinson, proprietor and publisher of the Journal, Min. of Evid. pp. 17 et seq.) Up to the 1st of July, 1894, notice of each monthly assessment was sent to members by means of printed post cards, after that date by the monthly Journal sent to the member's last address. The advantages of the Journal form of notice were very great; for the same issue contained detailed informa-

* The presumption is that an assessment was properly made and members are bound by it unless they can show fraud or gross mistake: Karcher *v.* Supreme Lodge, etc., 137 Mass., 368; Hummel's appeal 78 Pa. St., 320; Rosenberger *v.* Washington M. F. Ins. Co., 87 Pa St., 207; Survick *v.* Valley M. L. Assoc. Va., 1895), 23 S. E. Rep. 223; Susquehanna M. F. Ins. Co. *v.* Gackenbush, 115 Pa. St., 492.

tion respecting the proceeds of the preceding assessment and various other financial statements (Exhibits 74, 103). Each issue of the Journal contained two notices of the same assessment. The first was a notice addressed to the Recorder and the Collector of the local legions or lodges directing them to collect the assessment from their members and remit the proceeds to the Supreme Recorder. The second notice was addressed to the members of the society generally, directing them to pay the assessment on or before a certain day or stand suspended (Exhibits 74, 103 ; Min. of Evid. 18, 19). Each month the mailing and delivery lists of the Journal were carefully revised by the monthly returns received from the officers of the local legions and by information received through correspondence and otherwise (Min. of Evid. pp. 20 et seq. ; Exhibits 75 to 87 and 101). As a further precaution, and in order to enable the members themselves to check over their own names and addresses in the mailing list, the whole list with particulars was published in the Journal of August, 1894, and following months (Exhibit 74 ; Min. of Evid., 101).

43a. The advantages of a regular official journal or gazette, as a means of information and notice to the members of a friendly society, are so great that the Ontario Insurance Act expressly recognizes and favors such a publication : S. 91 (3). Section 91 (1),—continuing 55 Vic. c. 39, s. 29 (1),—enacts that there shall be furnished to each member annually a copy of the summary financial statement for the year then next ended. But, where the society is organized on the lodge system, the Constitution is usually so framed as to make the local lodge the business agency and office at which the members of the lodge meet, and make their payments, and to which they resort for any information or documents relating to the society. Section 91 (2),—continuing 55 Vic. c. 39 s. 29 (1), proviso,—recognizes this business machinery, and provides that, instead of furnishing the financial statement to each of the (perhaps 200 or more) members of the lodge, the members may be dealt with as a lodge, and in that case at least ten copies of the statement shall be delivered to the lodge for the use and information of the members, and one copy shall be kept posted up ; also that the successive annual statements shall be kept accessible to the members. In this matter it is not prescribed that the post office be used either for furnishing copies to individual members, or for delivering the less number of substitute copies to the lodge. From this provision it is clear that a society organized on the lodge system need not in such matters deal with its members as individuals or as merely passive subjects of individual notice ; but may deal with its members as lodges, and may affect them individually with notice through notice given to their local lodge, and put them on active inquiry, instead of their passively awaiting individual notice.

Then section 91 (3) of the Ontario Insurance Act further provides :—

> "(3) If the society has an official newspaper or journal, and a copy of the same is sent to each member, publication of the said summary statement therein shall be sufficient."

Here again it is not prescribed that the post office shall be used ; it is sufficient if a copy is sent. As a matter of practical business, special delivery companies have within the past few years largely displaced the post office for delivering newspapers and periodicals in large cities. (Further on this point in paragraph 43e *infra*).

43b. Section 164 of the Ontario Insurance Act (R S. O. 1897, c. 203) does not prescribe what notice of assessment shall be sufficient when the society is merely collecting as a debt the arrears of assessments. The text of the whole section is :—

> "164 (1) The liability of any member of a friendly society under his contract shall at any date be limited to the assessments, fees and dues, of which at that date notice has been actually given by the society.
>
> "Provided, that the society, with the assent in writing of the Registrar of Friendly Societies, may from time to time make other provision by its rules for the absolute severance of a member and the determination of his liability ; and such other rules, together with the written assent, shall be transferred to the office of the

Provincial Registrar, there to be filed and indexed ; and on, from and after the day of the said assent, the said rules shall be binding and obligatory upon all the members until superseded by other provision in like manner filed.

"Provided, also, that in no case shall the period over which the said assessments, fees and dues extend exceed twelve months.

"(2) By paying or tendering payment of said assessments, fees and dues, and giving notice thereupon of his withdrawal by a writing delivered, or by registered letter to the society, any member shall become thereby released from all further liability under his contract. 60 Vic. c. 36, s. 164."

The words are, "shall at any date be limited to the assessments, fees and dues of which at that date notice has been actually given by the society." The section does not require the notice to have been received by the member ; nor does the Act require notice to be given to each member individually. Now, what is notice? In Spackman *v.* Evans L. R. 3 H. L. at 242 Lord Romilly, adopting the dictum of Baron Parke (Lord Wensleydale) in May *v.* Chapman 16 M. & W. 355, said :—"Notice is actual knowledge, or the means of knowledge, to which parties wilfully shut their eyes." In Broadbent *v.* Barlow 3 De G. F. & J. at 581 Campbell L. C. speaking of means of knowledge by which a party is affected with notice, said that "must be understood to be means of knowledge which are practically within reach, and of which a prudent man might have been expected to avail himself."

43c. In the Select Knights Society the notice proper of assessments was given to the local lodge or "legion" through the official journal. Section 313 of the Constitutions of 1896, 1897 (Exhibits 9, 10) at p. 58 is as follows :—

"The Supreme Recorder shall notify through the official paper of the Order the Recorder and Collector of each Legion of the Order having Beneficiary members, of such levy, said notice to contain also information of the amount of beneficiary paid since last assessment, and for whom, which assessment shall be levied on all beneficiary certificates issued prior to that day."

Month by month without intermission, these notices addressed "To the Recorder and Collector of every Subordinate Legion of the Order" appeared in the Journal with a superscription requiring the notice to be read in open Legion. (Exhibits, 100, 74, 105) Copies of the Journal were sent to the lodge officers as such in addition to the copies sent to them as private members. Where the call for any month was for two assessments instead of one, the lodge officers received additional notice of such "double header" by post cards sent by the Supreme Recorder : (Min. of Evid. pp. 59, 60 ; and paragraph 43 *supra*). It is not alleged or pretended that on any single occasion a lodge or "legion" failed to receive due notice of the several assessments.

43d. Sections 314 to 317 of the Constitution (Exhibits 9, 10, p. 58-9) require each local lodge to answer the call within a specified time or stand suspended as a lodge ; and this suspension of a lodge for an incomplete return had the effect (Sec. 316) of suspending the insurance (or "beneficiary") certificate of every member of the lodge, *though particular members had perhaps in fact paid their assessments for that month.* In such case, section 318 makes it the business and duty of every such member to get back his assessments from the local lodge officer, and remit them direct to the Supreme Recorder; also, while the lodge remained suspended, to remit each month's assessment direct to the Supreme Recorder. This feature of the Constitution directly put each member upon active enquiry, not only as to the punctual payment of his own monthly assessment, but also as to the punctual payment by the members of the lodge generally ; for their default endangered his insurance certificate. The same remarks apply to the Per Capita Tax : Secs, 90, 91, p. 16. (See further at Par. 45 *infra.*)

From all this it is perfectly clear that every member of a lodge (or "legion") in the Select Knights was, through notice to his lodge, affected with notice of the several monthly assessments and of the other payments, for which in his behalf, his lodge had to answer in its monthly returns to the Supreme Lodge either by payment, or by reporting him

suspended (s. 321; and cf. Exhibit 101). The notice given to the member individually by mailing or sending him monthly a copy of the Journal (s. 320) was only supplemental to the notice proper already given to him through his lodge; and, if he did not receive his own copy of the Journal, the constitutional provisions above cited put him actively on inquiry, and made it his duty to protect his insurance certificate every month against default, either by himself or by his lodge. (See further paragraph 45 *infra*.)

Section 91 (3) of the Ontario Insurance Act does not require the Official Journal to be *mailed* to each member, the language is "and a copy of the same *is sent*."

In any case the liability of the member of a lodge was fixed by the notice to his lodge. That was actual notice given of the assessment within the meaning of section 164 (1) of the Ontario Insurance Act.

43e. The post office is not generally used by the publishers of Toronto newspapers for delivery to Toronto subscribers. Special delivery companies for this particular service have reduced their system of delivery to the greatest precision and certainty, and have for years largely displaced the post office. The copies of the Journal wrapped singly and carefully addressed to the several members, and then checked over by the mailing list, were handed to the delivery company, and by that company delivered at the addresses; or, if the addresses could not be found, the fact was reported back to the publisher (Min. of Evid., p. 20 et seq.; p. 30 et seq.). This system of delivering the Journal to Toronto members was pursued for more than seven years and down to the dissolution of the Society. To members of the Society not residing in Toronto the Journal was sent through the post office. It is now pretended that this delivery of the Journal to the Toronto members was bad; that under Section 320 of the Constitution of 1896 (paragraph 50 *infra*) the copies of the Journal intended for the Toronto members instead of being handed to those members directly by the delivery company, should have by that company been delivered to the post office, and then should have been delivered by the post office to the members; in other words that, because the copies of the Journal were not given two chances of going astray, but only one, therefore the delivery was bad. If the delivery company had delivered to the post office for delivery to the members the monthly Journals containing the notice of the monthly assessment, even if the Journal had been lost in the post office, the notice of assessment would have been undeniably good; but, because the company delivered those Journals directly to the members, it is pretended that the notice was bad. No such objection, or thought of such objection, occurred to the defendants until, in these proceedings, they were called on to pay their debts. The objection is bad, and in any case too late. In Hollister *v.* Quincy Mutual Fire Ins. Co., 118 Mass., 478, the Supreme Court of Massachusetts laid down that, though notice of an assessment be not served in conformity with the by-laws, if it be actually received by the assured and he makes no objection to the way in which it reached him until after a loss has occurred he will be deemed to have waived the informality. In various cases before our own Courts the Judges have refused to be circumscribed by the *theory* of the constitution and laws; they have looked at what was in actual fact done in the ordinary course of business, the society being thus the practical expounder of its own enactments: Dale *v.* Weston Lodge 24 A. R 351; Horton *v.* Provincial Provident Institution, 17 O. R., where, at 362, Boyd, C. (affirming Robertson, J., 16 O. R. 382) said: "Having regard to the proceedings and the conduct of the Corporation in getting payment of the dues and in sending notice of assessment of August 31st, I think the judgment is right," etc.

The books and documents of the Society (paragraph 33 *supra*, and evidence there cited) show that the practice of monthly assessments became as a fact established on the 1st March, 1891, and from that date down to the dissolution of the Society in 1898, the assessments have been levied monthly without the intermission of a single month. In actual practice, therefore, the assessments have been payable at fixed dates, viz.: the 1st day of each calendar month, and the very form of assessment receipt book or pass book held by each member (Exhibit 77) calls for a payment in each month of the year from January to December. For additional remarks on Section 320 of the Society's Constitution; and for English cases see paragraph 50 *infra*.

44. The Act of R. S, O. 1897, c. 203 does not, in Section 164, specify what notice of assessment is good notice where the society is merely collecting as a debt the arrears of assessments levied. It would be difficult to lay down any hard and fast rule without making the collection of these very small sums impossible. The table in section 292 of the Constitution of 1896 (Exhibit 9) shows that for $1,000 insurance the monthly assessment was fixed at from 45 to 80 cents, according to the age at which the member entered the society. In Wells *v.* I. O. F., 17 O. R., Street, J., in dealing with the far more serious case where the society was enforcing a forfeiture of the policy, said (at p. 322): "With the extremely small monthly payments called for by the Rules, and the large number of persons insured from time to time under such a system as this, it does not seem unreasonable that the system should be a stringent one in order to prevent endless trouble in the collecting of assessments and endless confusion in regard to claims of this nature." But in Section 165 (1) of the Ontario Insurance Act, where the society is attempting to forfeit the whole insurance, the Act does say, for purposes of such forfeiture, what shall be deemed good notice of the assessments for the non-payment of which the society seeks to forfeit the defaulter's policy or certificate. The law disfavors forfeitures; to support a forfeiture stronger and stricter evidence is necessary than to support a claim for debt. (Joyce on Insurance, Sections 220-222, and *infra* paragraph 51.) In any case the defendants are not entitled to resort to section 165 of the Act, for they are not asserting membership; they say on the contrary that they never were members, or that, if they ever were members, they terminated their membership before any of the assessments in question became due. Nor are the defendants entitled to resort to Section 320 of the Constitution of 1896, which is expressly limited to members "in good standing," i.e., members not thirty days in default of their assessments. By thirty days' default the member *ipso facto* suspended himself. (Exhibits 9, 10, Constitutions 1896 and 1897, p. 47, sec. 265; the corresponding provisions in the earlier Constitutions are to the same effect and are tabulated in paragraph 55 *infra*.) This is a usual and necessary mode of enforcing prompt payment of assessments: L'Union St. Joseph de Montreal *v.* Lapierre, 4 S. C. R. at 182 3; Wells *v.* I. O. F., 17 O. R., at 319 to 322; Long *v.* A. O. U. W., 25 A. R., at 152-3. It is also clearly within the intent of the statute R. S. O. 1897, c. 203, s. 148 (1). Up to March, 1897, notice of each monthly assessment was, in fact, sent to each defaulter until six month's default had operated his severance from the society. From March, 1897 until the society was dissolved there were no removals of defaulters' names from the mailing list; they each continued to receive through the Select Knights' Journal, sent each month to his address, notice of the assessment for the month (Min. of Evid. p. 64, and p. 100, questions 417 to 421). These continued notices were sent to defaulters as a matter of courtesy, and not as a matter of obligation or compulsion. This is clear from the 320th Section of the Constitution above cited. The sending of these notices to the defendants has been proved; but the defendants, as defaulters, were not entitled to these notices, and could not put the Receiver to the proof of having sent them. The defendants do not attempt to set up that they paid any of the fees, dues and assessments to the society which are now claimed to be owing to the estate. The payments of members were in regular course made to the financial officer of the local lodge or legion, who gave a receipt in a pass-book ruled to show for each month of the year from January to December the assessments paid by the holder (Exhibit 77). The holder himself was, therefore, always able from mere inspection of his pass-book to say whether or not he was in default, and for how many months, and the collector of his local legion or lodge was at hand to receive his arrears or to prompt his memory if in any month he neglected to pay his dues or assessments.

45. As shown in paragraph 43 d *supra*, the constitution kept the member on inquiry as to the monthly assessments, and made it his duty to protect his insurance certificate against the default of his legion (or lodge) as well as against his own personal default. If the default was not his own personally, but that of the legion whereby the legion became suspended, then it became the duty of the member, if he desired to reinstate his certificate, to pay his assessments directly to the Supreme Recorder. (Exhibits 9, 10, Constitutions 1896, 1897, s. 318, continuing Const. 1894, s. 37½, and Const. 1893, s. 37½.) An instance of the Civil Courts enforcing the reinstatement of a certi-

ficate-holder of a suspended lodge is found in Oates *v.* I. O. F. 4 O. R. 535,—where at 538 the Court expressly decided that the mere suspension of his lodge did not sever the certificate-holder from the society. In the Select Knights several members from time to time came under the above rule and remitted directly to the Supreme Recorder. For example, in June, 1897, eighteen members came under the rule: Exhibit 103, August 3, 1897, p. 3; Exhibit 139, folios 274-5. In July, 1897, eighteen members came under the rule: Exhibit 103, September, 1897, p. 3; Exhibit 139, folio 291.

46. As in paragraph 44 pointed out, section 165 (1) of the Ontario Insurance Act deals with the case of forfeiting an insurance policy or certificate as against a resisting holder or beneficiary or creditor; and has no application to cases like the present where the holders themselves have renounced and repudiated the contracts. To enforce even a forfeiture under Section 165 (1) it is unnecessary to prove notice of assessments *where they "are payable at fixed dates."* Apart from statute, it has been held that dues payable periodically, are payable without notice: L'Union St. Joseph de Montreal *v.* Lapierre, 4 S.C.R. at 183 (quoted *supra*, par. 37); Glardon *v.* Supreme Lodge, 50 Mo. App. 51; Stanley *v.* Northwestern L. Asso., 36 Fed. Rep. 75. and the fact that the society has habitually given notice of periodical dues does not excuse default of payment when no notice was given · Mendego v. M. L. Asso. 64 Iowa 134; 19 Ins. L. J. 660.

47. In the Select Knights, the management expenses of the Supreme Legion were met by a per capita tax of $1 per annum on each member, payable in equal instalments on 1st January and 1st July. (Exhibit 31, Journal of Proceedings, 1885, p. 18; Exhibit 9, Const. 1896, p. 15, s. 87; Min. of Evid., p. 58) A recent attempt was made to set up Grand Legions in subordination to the Supreme Legion, and it was intended to apportion the above per capita tax between the Supreme and Grand Legions; but the scheme proved abortive, and in the present proceedings nothing is founded on that scheme. The per capita tax being found insufficient to defray the expenses of the Supreme Legion a provision was enacted in 1897 (Exhibit 99; Min. of Evid., p. 58) that each member should in addition to the per capita tax, pay 50 cents each on the 30th June and 31st October as "*General Fund Assessment.*" (See further, paragraph 42 c *supra*. This assessment, as well as the per capita tax, being payable at fixed dates, no notice (even under section 165 (1) of the Ontario Insurance Act) was necessary to be given to the members. Through the Constitution itself they thus had standing notice of the fixed dates at which the fees, dues and assessments were required to be paid. The subordinate lodges or legions of the society were under the constitution and laws the agents of the Supreme Lodge for the collection and transmission of the per capita tax and of the assessments, including the general fund assessment: Exhibits 9, 10, Consts. 1896, 1897, secs. 91, 314, continuing former provisions to same effect; Bacon on Ben. Soc. 2nd Ed. sects. 148-9. Where there was no subordinate lodge in the locality, or where the subordinate lodge was dissolved or suspended, then these payments were to be made by each member directly to the Supreme Lodge. (Exhibits 9, 10, Conts. 1896, 1897, secs. 226-8, and 318 9, continuing respectively previous provisions to the same effect.) When the Supreme Legion, which was the incorporated society, came to be wound up under the Ontario Insurance Act, R. S. O. 1897, c. 203, all contracts of employment were *ipso facto* cancelled (s. 184 (5)), and the corporation itself was dissolved: s. 184 (3). Any debt due to the corporation can be recovered by the Receiver. The Receiver is an officer of the Court (s. 190) whom the Court in the exercise of its mere equitable jurisdiction might have appointed apart from the express provisions of the Ontario Insurance Act. (Hunter on Insurance Corporations Act p. LVII.); Wyld *v.* Hamilton Mut. Ins. Co. 6 O. R. 118. The winding up clauses of that Act are *intra vires* of the Ontario Legislature: *Re* Dominion Prov. Association, 25 O. R. 619.* Those clauses define and regulate matters of procedure, and as in every

*Armour, C. J., there decided that certain powers exercised in that case by the Master were exercisable only by a Judge of the High Court. To extend the powers of the Master in this direction, 58 V. c. 34, s. 7 was enacted, which *inter alia* amended 55 V. c. 39, s. 56 (2). As consolidated the law now stands as in R. S. O. 1897, c. 203, s. 192 (1); and see sec. 192 as to the Master's powers generally. As to giving notice to debtors beyond the jurisdiction, s. 189 (3) enacts generally that the Master "shall settle advertisements deemed to be necessary; shall determine what person are entitled to notice of any matter or proceeding, and the time, mode and form of notice to be given." Consol. Rule 162 (2) expressly enacts: "(2). Service out of Ontario of any order or notice in the winding up of a company may be allowed by the Court or a Judge;" and cf. C. R. 6 (A), compare also 52 V. (1889), c. 32 (D), s. 19, amending the winding up Act. See further, paragraph 66a *infra*.

winding up Act are necessarily retrospective. A winding up enactment from its very nature deals with past and not with future contracts. In Gairdner *v.* Lucas (1878) 3 App. Cas. 603, Lord Blackburn said: "It is perfectly settled that if the Legislature intended to frame a new procedure so that, instead of proceeding in this form or that, you should proceed in another and a different way, clearly these bygone transactions are to be sued for and enforced according to the new form of procedure. Alterations in the form of procedure are always retrospective, unless there is some good reason or other why they should not be. Then, again, I think that where alterations are made in matters of evidence, certainly upon the reason of the thing, and I think upon the authorities also, these are retrospective, whether civil or criminal." See also Kimbray *v.* Draper, L. R. 3 Q. B. 163; Atty. Gen. *v.* Theobald (1890), 24 Q. B. D. 557, and for a bankruptcy case see *Ex parte* Pratt (1884) 12 Q. B. D. 334, 341. (Fry, L. J.) In Wyld *v.* Hamilton Mutual Ins. Co'y. 6 O R. 118, the Dominion Winding up Act of 1882, was by Boyd C., given a retroactive application to a company which had been judicially found insolvent nearly a year before the passing of that Act.

47a. Section 165 (2) of the Ontario Insurance Act does not prescribe the kind of notice which must be given where notice of assessment is necessary. That sub-section furnishes a *conclusive* mode of giving notice, but by no means excludes other modes; and that the sub-section says in effect is that, *if the notice is given as therein specified*, no issue can be raised as to its sufficiency. In many cases, but for this sub section personal service would be necessary. It is quite competent for the members of a society by a reasonable provision in the contract or in the constitution, or by-laws, to say what shall constitute notice of assessment; and it is enough to conform to the form of such provision *e. g.* that publication in a newspaper shall be notice,—Northampton Ins. Co. *v.* Stewart, 39 N. J. L. 486; Wetmore *v.* Mut. Aid and Ben. Asso. 23 La. Ann. 770, Epstein *v.* Mut. Aid and Ben. Asso. 28 La. Ann. 938,—Bacon on Benef. Soc, 2nd Ed, sec. 381, citing numerous cases.

It is to be observed that section 165 (2) of the Ontario Insurance Act recognizes the right of the society to define by its rules the nature and the form of the notice to be given, and the clause then enacts what shall *in any case* be conclusive service of such notice.

Section 143 of the Ontario Insurance Act expressly recognizes that the insurance policy itself may be "committed to the post office, or to any carrier, messenger or agent, to be delivered or handed over to the assured," and enacts that any such placing of the policy in the channel of transmission will evidence a contract made in Ontario and bind the insuring company accordingly. Cf. Henthorn *v.* Fraser [1892] 2 Ch. 27, quoted *infra* paragraph 49.

48. It has been proved (Par. 43 *supra*) that, besides the notice of each month's assessment given to the certificate-holder through his lodge, notice of the assessment was also given to the certificate-holder individually. For purposes of this individual notice, post cards were used until the 1st July. 1894; after which date notice was given by sending a wrapped and addressed copy of the Official Journal to the last known address of each certificate-holder (*Ibid*). In Toronto, the carrier was a well known delivery company; in all other cases the post office was the carrier. (*Ibid*) Where the mailing of notices has been reduced to a business system, and that system is shown to have been observed as to a group of notices, proof of the mailing of each notice severally is not requisite. Skilbeck *v.* Garbett 7 Q. B. (A. & E. N. S), 846; Diprose & Gammon's Collection of Friendly Society Cases p. 322; Wall's Ca L. R. 15 Eq. 18; Diprose & Gammon's Collection, 319; Re Hickey Ir. App. 10 Eq. 177; Diprose & Gammon's Collection, 143; Trotter *v.* McLean L. R. 13 Ch. D. 574; Diprose & Gammon's Collection p. 142. A more particular reference to the first and the last of these cases may be useful. In Skilbeck *v.* Garbett (Court of Q. B. 1845 Lord Denman C. J. and Coleridge J.), a clerk of the plaintiff deposed that he made up the letters of which the letter in question was one, and placed them in a box in the room where he sat, and that the public postman invariably called every day and took the letters from that box: *Held* that it would be presumed that the letter reached

its destination at the regular time, and was received by the person to whom it was addressed. Similarly in Hetherington *v.* Kemp, 4 Camp. 193, a letter containing a notice that a bill had been dishonored was laid on the table, where, according to the usage of that counting-house, letters for the post were always laid, from which a porter carried them to the post office: Lord Ellenborough, C. J., said that it would be evidence of the posting if the porter testified that, though he had no recollection of the letter in question, he invariably carried to the post office all the letters found upon the table. In Trotter *v.* Maclean 13 Ch. D. 574, a witness produced a copy of a letter which he said was made by him, and he swore that he should in the ordinary course of business have posted the original. *Held* (Fry L. J.) that *this was evidence of the posting*, and the original not being produced, that the copy was good secondary evidence of the letter.

49. Evidence of posting the notice, or evidence of placing the notice in any channel of communication contemplated by the parties, is sufficient. It is not necessary to show that the addressee received the notice. The leading case is Dunlop *v.* Higgins 1 H. L Ca 381. There Cottenham L. C. after citing with approval Stocken *v.* Collin 7 M. & W. 515 and Adams *v.* Lindsell 1 B. & Ald. 681 said at p. 400:—

> "These two cases leave no doubt at all on the subject. Common sense tells us that transactions cannot go on without such a rule."

See also Byrne *v.* Van Tienhoven L. R. 5 C. P. D. (1890) at 348 per Lindley J. In Household Fire Ins. Co. *v.* Grant L. R 4 Ex. D. p. 216 Dunlop *v.* Higgins was followed and applied; even the dissenting Judge (at 232) conceded the general rule. American cases to the like effect are numerous. In Greely *v* Iowa State Ins. Co. 50 Iowa 86, 8 Ins. L. 817 the Supreme Court of Iowa said: "It would greatly embarass the defendant (company), if not render the transaction of its business impracticable, if it should be required to prove actual delivery of the notice to the party assessed." As other examples may be cited Jackson *v.* Roberts 31 N. Y. 304; Lothrop *v.* Greenfield Mutual 2 Allen 85 (83 Mass. 82). Bacon on Benefit Societies 2nd Ed s. 381 collects numerous authorities for the proposition that, where the notice is given as directed by the by-laws, "the failure of the notice to reach the assured by reason of the miscarriage of the mail or the absence of the assured will not excuse the non-payment of the assessment within the prescribed time." Recent English cases to the same effect are Casta Para Gold Mining Co. *v.* Fastnedge (1882) 30 W. R 880: Henthorn *v.* Fraser [1892] 2 Ch. 27. The case last cited was one of offer and acceptance The offer was handed to the plaintiff in the office of a building society in Liverpool and the plaintiff who lived across the Mersey in Birkenhead accepted the offer by post, whereas the defendant's said he ought to have sent it direct to the Society's office. Lord Herschell, in remarking that the doctrine established by Dunlop *v.* Higgins must not be limited to transmission by the post office, said (at p. 33):—"It strikes me as somewhat artificial to speak of the person to whom the offer is made as having the implied authority of the other party to send his acceptance by post. He needs no authority to transmit the acceptance through any particular channel. *He may select what means he pleases, the Post Office no less than any other.*" And again at (p. 35) Kay L J. referred to the fact that Dunlop *v* Higgins had in some cases been explained by saying that the Post Office was treated as the common agent of both contracting parties, said:—"That reason is not satisfactory. The Post Office are only carriers between them. They are agents to convey the communication, not to receive it. The communication is not made *to* the Post Office, but *by* their agency as carriers." To bind an allotment of shares, *formal* notice to the allottee is not necessary. In Richards *v.* Home Assurance Association L. R. 6 C. P. at 595 Montague Smith J. said: "It is clear that there need be no *formal* notice given. Anything emanating from the Company which indicates to the party that the shares have been allotted to him and which binds them will be sufficient." Acts on the part of the alleged shareholder going to show that he was aware of the allotment and assented to it will bind him to the allotment: Crawley's Case 4 Ch. App 323. So will notice of the allotment (if brought home to the allottee), not from the company but *aliunde*: Walls' Case 4 Ch. App. 325n; Ex parte Smedley and Fletcher W. N. (1867) 259.

50. In Henthorn *v.* Fraser (*supra*) the defendants contended that the plaintiff, instead of putting his acceptance into the post office should have put it directly into the society's office; in the case of the Select Knights assessment notices, the contrary contention is set up; it is said by some of the defendants residing in Toronto that, instead of delivering the official Journal in Toronto through a long established newspaper delivery company, the Journal should have been put into the post office for delivery. This contention of the defendants is based on Section 320 of the Constitution of 1896 (Exhibit 9) which is as follows:—

> "Section 320. The Supreme Recorder shall cause to be mailed monthly to every member of the Beneficiary Department *in good standing* a copy of the official paper of the Order, which shall be the sole medium by which official notices to the membership, including notice of assessments levied on beneficiary certificates, shall be promulgated, and if mailed to the last known address of the member shall be deemed sufficient notice to him." See remarks on this section paragraph 43a *supra.*

This section of the Constitution was obviously directory, not imperative or at all events absolute. It would be absurd for instance to argue, that if members entitled to receive copies of the Select Knights Journal were employed in the office of publication, good delivery of the Journal could not be made to them without the intervention of the post office, or that good delivery could not be made to anyone else without the intervention of the post office. The section enables the Supreme Recorder to give effectual notice by mailing the Journal; but the section did not disable him from giving effectual notice in other ways. In Ex parte *Re* British Sugar Refining Co. 3 K. & J. 408; 26 L. J. Ch. 369, the deed of settlement required that notice of general meetings be given by advertisement. At a meeting of which notice was given by circulars sent to the several shareholders, but not by advertisement, a resolution was carried for a call on shares. The Court said that if the shareholders had in effect notice of the meeting, the want of compliance with the provisions of the deed by advertisement would not invalidate the proceedings of the meeting. See also as to informalities in calls and notices of calls, Sheffield Ry. *v.* Woodcock 7 M. & W. 574; Miles *v.* Bough 3 Q. B. (A. & E. N. S.) 845; Southampton Dock Co. *v.* Richards 1 Man. & Gr. 448; 2 Railway Cas. 215; Newry & Enniskillen Ry. *v.* Edmunds 2 Ex. (W. H. & G.) 118; Shackleford, Ford & Co. *v.* Dangerfield L. R. 3 C. P. 407.

In the case last cited, the notice of call was given, not in the actual name of the Company, but in the *proposed* corporate name. Bovill C. J. said (at 411): "The call, "therefore, was a valid call, the only question is whether the notice of call was properly "given. The case of Newry and Enniskillen Ry. *v.* Edmunds (2 Ex. 118) shows that "in an action for a call, the only question is whether the person sued has had notice of "that call, and the fact that other shareholders have received no notice affords him no "defence; with that decision I entirely agree."

In the same case (at p. 413) Keating J. said:

> "I cannot doubt that the notice was sufficient. There is nothing in any statute which requires any particular form of notice. All that is required is that the shareholders shall have notice. Here they have had notice. The knowledge that a call had been made on the shareholders in the Company in which they held shares was conveyed to the defendants. The Company were too hasty in assuming their new name; but that did not affect the defendants' knowledge that a call had been made."

In the same case Montague Smith J. concurring with the foregoing Judges said (at p. 414):

> "No technicality is prescribed. The defendant's knew perfectly well that the call had been made by the plaintiffs."

In Orosse *v.* Smith, 1 Maule and Selwin—a case of notice of dishonor of a bill of exchange—Lord Ellenborough, C. J., said at p. 554:

> "It has, however, been argued that notice in writing left at the counting-house, or put into the post, was necessary; but the law does not require it, and with whom

was it to be left? Putting a letter in the post is only one mode of giving notice; but when both parties are residing in the same post-town, sending a clerk is a more regular and less exceptionable mode."

In such cases the courts of England and of the United States formerly disfavored the use of the post office when both parties lived in the same post-town: Darbishire *v.* Parker, 6 East, 3; and numerous American cases collected in Byles on Bills, 4th Am. Ed. (1856) p. 343.

51. Among the decisions in the Courts of the United States respecting the assessments of benefit societies the following may be noted: Though the constitution requires the seal of the Society or Lodge to be on the notice of assessment the want of seal will not invalidate the notice (Karcher *v.* Supreme Lodge 137 Mass. 368; Heffernan *v.* Supreme Council. A. L. H. 40 Mo. App. 605.) A notice is good if under seal of the lodge though unsigned. (Hansen *v.* Supreme Lodge K. of H. 140 Ill. 301; 29 N. E Rep. 1121.) A member is not entitled to notice of the suspension of the lodge unless the by-laws so provide. (Peet *v.* Great Camp K. O. T. M. 83 Mich. 92; 47 N. W. Rep. 119.) The requirements of the by-laws relative to the form and contents of the notice may be waived by the member, as by paying assessments under an informal notice. (Stewart *v.* Supreme Council A. L. H., 36 Mo. App. 319; Heffernan *v.* Supreme Council A. L. H. 40 Mo. App. 605). An application for reinstatement is a waiver of any defects in the notice of the assessments under which the member was suspended. (Hansen *v.* Supreme Lodge K. of H. 140 Ill. 301; 29 N. E. Rep. 1121; Grand Lodge A. O. U. W. *v.* Cressey 47 Ill. App. 616.) Refusal to pay assessments on grounds other than want of notice is a circumstance to show notice. (Hollister *v.* Quincy Ins. Co. 118 Mass. 478.) Where the company or society is simply suing for assessments levied, the Courts will be liberal in construing what amounts to proof and notice of assessments. (Williams *v.* German &c. Ins. Co. 68 Ill. 387; 3 Ins. L. J. 195; Hollister *v.* Quincy Mut. Ins. Co. 118 Mass. 478.) In Cooper *v.* Shaver 41 Barb. 151,—a winding up case,—the New York Supreme Court held to be merely directory a statutory provision requiring published notice of an assessment upon premium notes. The Court said that publication of such a notice was not a condition precedent to a recovery of an assessment by the Receiver of the Company; that actual notice was the main thing; and that a demand of the amount by the Receiver before suit was sufficient. But, where the company is seeking to forfeit the insurance policy or contract, the Courts will require stronger and stricter proof (*Supra* paragraph 44.) Hence we must in citing authorities on suing for assessments carefully exclude cases where the Company or Society was seeking to forfeit the policy or certificate. Frey *v.* Mut. Fire Ins. Co. 43 U. C. R. 102 was such a case. So was Bates *v.* Detroit Mut. Benefit Asso. 51 Mich. 586; 13 Ins. L. J. 79; in that case the Supreme Court of Michigan expressly called attention to the stricter proof demanded for a forfeiture, saying, "It is well settled that no forfeiture can be established, except for the violation of the precise condition laid down." In Dale *v.* Weston Lodge 24 A. R. 351 the Society was also claiming to forfeit the insurance benefit. The passages cited for the defendants from *Hunter on the Insurance Corporations Act* pp. 290 to 301 will be found on reference to that work to be dealing exclusively with the case where the corporation is attempting to forfeit the insurance against the will of the assured; they have no application to the present case where the certificate holders have renounced and repudiated the certificates. (See also Pars. 44, 46, 51a.)

51a. Nor can the defendants resort to section 165 (1) of the Ontario Insurance Act (R. S. O. 1897, c. 203); for there the society is trying to forfeit the policy as against the beneficiary or creditor. In the present proceedings the Receiver is not pleading suspension or forfeiture, or trying to defeat beneficiaries or creditors. On the contrary, the Receiver is *seeking to pay the beneficiaries and creditors*; and in order to defeat such payment, the defendants are asserting and insisting upon their own suspension and forfeiture. The Receiver is not founding his demand upon suspension or forfeiture; on the contrary, he is founding on the continued membership of the defendants and upon liabilities inseparable from that continued membership. The defendants are founding

upon their own suspension; they say that such suspension *ipso facto* terminated their liability. The Receiver says no; notwithstanding the suspension of your insurance certificate, your membership continued for six months thereafter, and of course your liability as a member also continued. If it were the fact that, for any reason (want of notice, or other reason), there was in fact no suspension, then manifestly the membership continued till the dissolution of the society, and the certificate or policy of the defendant being then still in full force as against the society, it will hardly be contended that the Receiver cannot recover for the consideration to the limit of twelve months' assessments, fees and dues (R.S.O. 1897, c. 203, s. 164 (1)); whereas the Receiver is now in no case demanding more than six months' assessments and dues. *The effect of denying notice of assessments would be to avoid the suspension, and continue the membership, and enlarge the liability.* In Cooper *v.* Shaver, 41 Barbour (N.Y.) 151, where an assessment had been made, but no notice of assessment had been given by the company according to the by-laws, the Supreme Court of New York held that the Receiver's demand was sufficient notice to fix the liability.

51b. Under the system of double notice of assessments given in the Select Knights Society (as already shown), the individual notice was only supplementary to the notice given to a member through his lodge. There is a class consisting of members of Toronto legions (or lodges) who deny receiving individual notice of the assessments now sought to be recovered by the Receiver. These defendants say that their copies of the Official Journal were not delivered. Had the post-office been the carrier, the fact of non-delivery would have been immaterial; but as the carrier was, in the case of Toronto members, a newspaper delivery company, non-delivery is alleged and made the ground of defence. These certificate-holders have selected Gideon Grant as the defendant to represent the class, and have put him in the box as their witness to prove non-delivery. But what does Grant's own evidence prove? (Min. of Evid. p. 81.) He admits receiving the Journal up to May, 1897; but says it was not delivered for that month. Now assume the facts to be exactly as stated by Grant. The Society's Register (Exhibit 16, p. 30, Min. of Evid. 98), shows that Grant made default in paying the assessment of the 1st March, 1897; and that his insurance certificate became suspended on the 1st April, 1897. Though his membership continued, he was not on and after the 1st April, 1897, "in good standing," as a certificate-holder; and therefore (par. 50 *supra*) under section 320 of the Constitution of 1896, then in force, he was not entitled to further individual monthly notice of the assessments. But being still a member of the society, and of his local lodge, he still received notice through his lodge; and in any case was still affected with notice of the monthly assessments, until his default reached the limit of six months, and thereby severed him from the society. (Par. 43c. *supra*). So that, even upon the state of facts, admitted by Grant, he is liable for six months' assessments. But it has been shown in evidence that it was the invariable practice of the society to continue sending monthly notice of assessments to the defaulter until he was six months in default; and that from April, 1897 until the dissolution of the Society no defaulters' names whatever were removed from the Journal delivery list (Min. of Evid. p. 64); so that Grant must have continued to receive through the Official Journal, monthly notices of assessments during the whole period of his default, as well as afterwards. The defence having failed as to Grant, the defence of course fails as to the whole class whom he represents.

52. In mutual fire insurance where the contract is always for a short term (usually three years or less) it is the statute law in Ontario and in the United States that the premium note expires with the policy, and that the company must within that term (or by a recent amendment in Ontario within forty days thereafter) exercise its right of assessment against the premium note, or lose it altogether; also that assessments can be levied on the premium note in respect only of liabilities arisen during the term of the policy. Here, as clearly explained by the Chief Justice of Ontario, Sir George Burton, in Long *v.* A. O. U. W., 25 A. R. at 151-2, we have a contract for a fixed period and terminated then unless renewed. But in life insurance certificates we have *continuing* contracts kept on foot by periodical payments which (unlike the renewal premiums in fire insurance) *the insurer is bound to receive.* The right of assessment in these continu-

ing contracts cannot of course be measured or limited by the right of assessment under the mutual fire insurance law. And therefore the following mutual fire insurance cases cited for the defendants do not apply: Victoria Mutual Fire Insurance Co. *v.* Thompson, 9 A. R. 620; Hughes *v.* Newcastle Mutual Fire Insurance Co., 13 U. C. R. 158; Columbia Fire Insurance Co. *v.* Kinyon, 37 N. J. L. 33; 4 Ins. L. J. 225. London West *v.* London Guarantee and Accident Co., 26 O. R. 520 (cited for the defendants) was a case of a year to year contract renewable at the option of both parties; and as pointed out by the Court of Appeal in Long *v.* A. O. U. W., 25 A. R. 147, must be kept altogether apart from the continuing contract of life insurance companies and societies. In any case London West *v.* London Guarantee and Accident Co. has no visible application to the present case.

53. The Statute does not require the society *to give the defaulting member notice of his default.* This is clear from the language of s. 165 (1) of the Ontario Insurance Act. Nor, apart from the Statute, is there any such duty upon the society. The society's by-law is by its own express terms self executing, and the forfeiture *ipso facto* follows the default: L. Union St. Joseph de Montreal *v.* Lapierre, 4 S. C. R. at pp. 180, 182 3; Wells *v.* I. O. F., 17 O. R. 317; Rood *v.* Railway Pass. Bene. Assoc., 31 Fed. Rep. 62; Hilliker *v.* Knights of the Maccabees, C. A. Ont., March 15, 1898.

54. In paragraphs 34 and 35 *supra* I have shown how either under the Constitution or under the Statute the liability of a member might have been terminated by payment of his then debts with notice of withdrawal. This may be described as *severance* of membership *by payment*, while the severance worked by the 260th and 267th sections of the Constitution (cited in paragraph 42) may be called severance by default. In paragraphs 12, 13, 14, 34 and 35 *supra* it has been shown that none of the defendants severed their membership by payment; but that all of them severed their membership by default. (*Supra* paragraphs 34 *et seq.*)

55. I have here tabulated those provisions of the successive Constitutions which relate to members making default in paying their insurance assessments, and which define the effect of such default on the member's status:—

Effect of Default on Status of Member.

Exhibit No.	Constitution: Year.	Statute where default of 30 days.	Status where default of more than 30 days but less than 3 months.	Status where default of 3 months but less than 6 months.	Status where default of 6 months or more.
1 "A"	1883	P. 29, art. V., s. 3.	P. 19, s. 7	P. 19, s. 8 .. .	P. 19, s. 9.
42	1884	Art. V., s. 3	S. 7	S. 8	S. 9.
43	1886	P. 25, art. V., s. 3.	P. 15, s. 7	P. 16, s. 8	P. 16, s. 9.
44	1889	Pt. 2, p. 6, s. 24...	P. 24, s. 50	P. 24, s. 51	P. 24, s. 52.
5	1890	P. 30. s. 49	P. 31, s. 50	P. 31, s. 51	P. 31, s. 52.
6	1892	P. 25, s. 49	P. 26, s. 50	P. 26, s. 51	P. 26, s. 52.
7	1893	P. 29, s. 49	P. 30, s. 50	P. 30, s. 51	P. 30, s. 52.
8	1894	P. 32, s. 49	P. 32, s. 50	P. 33, s. 51	P. 33, s. 52.
9	1896	P. 60, s. 321	P. 47, s. 265	P. 48, s. 266	P. 48, s. 267.
10	1897	*Ibid*....	*Ibid*	*Ibid*	*Ibid.*

Upon examination of the above provisions it will be found that they have remained unchanged since the inception of the society, except that, under the earlier provisions, a defaulter, to reinstate his certificate had, instead of simply paying up his arrears, to pay also fines upon those arrears. Under the later Constitutions fines were discontinued.

56. In the Select Knights, as is proved by the provisions cited in paragraph 55, *supra*, it was the uniform law of the society from the beginning to the end that it required six months' continuous default of payment by the member to annul his certificate and sever him from the society. Thirty days' default merely suspended his certificate, which within three months he had the right, no matter what his then age or his then state of health, to reinstate upon the simple terms of paying his arrears. During the next three months of default the former right to reinstate his certificate was continued, subject, however, to the conditions that he put in a satisfactory medical certificate and that his reinstatement was approved by his lodge, the latter condition never in practice causing any difficulty.

57. It must be borne in mind that in societies of this kind the members stand in a dual relation to the society, and that besides insurance benefits there are lodge or social privileges. These latter have a very appreciable monetary value in certain directions, *e. g.*, in procuring or assisting to procure situations or employment for members. A member might in the Select Knights be a "social" member without holding any insurance certificate, and the evidence of the Supreme Recorder is that at one time there were as many as 500 social members in the society. (Min. of Evid. 101.) These members enjoyed all the social or lodge privileges on the simple condition of paying the small lodge dues out of which the lodge paid to the supreme lodge (or legion) the members' per capita tax; and sections 264, 265 of the Constitution of 1896, 1897 (Exhibits 9, 10), distinguish the reinstatement of a social member who never held an insurance certificate from the reinstatement of a defaulting certificate-holder.

A member in default of his insurance assessments might during six months, by paying his lodge dues, retain his rank and his right to attend the lodge or legion as a social member, and even during the first three months of default might be elected to and hold office in his lodge. (Exhibits 9, 10, Consts. 1896, 1897, sec. 260, continuing the previous provisions to the same effect.) In various cases our Courts have called attention to the importance of distinguishing between the severance of the member and the mere suspension of his insurance certificate: Oates *v.* I. O. F., 4 O. R. at 548, per Wilson, C. J.; Dale *v.* Weston Lodge, 24 A. R. at 362, per Osler, J. A., and at 366, per Maclennan, J. A.; Long *v.* A. O. U. W., 25 A. R. at 152.

By six months' default in his insurance assessments his certificate was annulled, and his right to enter a lodge was also at an end; there was then, and not till then, to use the words of the Act (R. S. O. 1897, c. 203, s. 164 (1)), "an absolute severance of the member and the determination of his liability." From the provisions of the successive constitutions cited in paragraph 55 *supra* it is clear that suspension was no more than a *punishment* of a member; it was a *locus pœnitentiæ* from which the member in bad standing could step back to his former footing, and once more become a member in good standing. Section 269 (misprinted 268) of the Constitution of 1896, 1897 (Exhibits 9, 10, at p. 48), expressly enacts:

> "*A member punished by suspension* for a definite period becomes in good standing when the suspension expires on payment of the full amount he is in arrears for dues or fine, and all assessments called and dues which have accrued during the period of his suspension. No application, medical examination or ballot is required."

Then section 272 (Ibid at p. 49) enacts:

> "272. The beneficiary or endowment certificate of a member in force at the time of suspension shall again become valid at the time of his reinstatement."

See further at paragraph 60 *infra*.

58. Because by thirty days' default in his assessments his insurance certificate was suspended, it by no means follows, as the present defendants set up, that the member's liability ceased either for past unpaid assessments or for assessments to be levied during the continuance of his membership. The fallacy of this reasoning was pointed out as early as 1810 by the Supreme Court of the United States in Korn *v.* Mutual Assurance Society of Va., 6 Cranch, 192, where was said as follows:

"The Court are further of opinion that all the other grounds assumed by the plaintiffs are equally untenable. Although at first view it would appear reasonable that he who is not insured is not bound to contribute, yet there may exist strong reasons why under the peculiar organization of this company a different rule should be adopted; and certain it is that the individual may by his own act subject himself to such a state of things The liability of the member of this institution is of a two-fold nature It results both from an obligation to conform to the laws of their own making as members of the body politic and from a particular assumption or declaration which every individual signs on becoming a member. . . . We therefore consider this suspension of his security merely as a penalty imposed for neglecting to conform to a rule of the society. And it is certainly much more reasonable that he should be subject to a loss or inconvenience for his own neglect than that he should be released from his liability to the society in consequence of it."*

59. The principle is, that where the insurance certificate is merely suspended and not annulled the membership of the certificate-holder continues, and, with his membership, the ordinary member's liability also continues. This is clearly recognized by R. S. O. 1897, c. 203, s. 164 (1) Under that provision if there is an absolute severance of membership by default then the defaulter's liability ceases as to future assessments. But he remains liable as to past fees, dues and assessments unpaid. Forfeiture is not payment: Bridger's and Neill's cases, 4 Ch. App., 266. In Ellerbe *v.* Barney, 119 Mo, 632, 25 S. W. Rep, 384, 23 Ins. L. J., 356, this question was considered by the Supreme Court of Missouri. The State Superintendent of Insurance as receiver of a benefit society was suing for assessments levied while the society was a going concern. F. H. Bacon, the author of the treatise on benefit societies, was counsel for the defendant. Under the by-laws of that society, the member was to pay an assessment at the death of any fellow-member, and twenty days default in paying an assessment worked a forfeiture. The Court (23 Ins. L. J. at 361) said:

"There is nothing whatever in this language, providing as it does for the forfeiture of membership and discontinuance of the rights incident to it, which suggests or intimates a discharge from past society debts and dues. . . . A condition of forfeiture of rights is a well-known feature added to many contracts, which does not in itself discharge the obligations which have already accrued under it. Such is the case of forfeiture in leases, and in most of the policies of mutual fire insurance companies The natural effect of the forfeiture is to cut off the possibility of future obligations, but not to disturb the validity of the past indebtedness. Something very positive would have to appear either in the express declaration of the contract, or as a necessary implication from its nature to give it a different effect. No such declaration appears, and I have endeavored to show that precisely the contrary is implied in the nature and purpose of the contract in question. Right here I may add that the fact that the obligations attempted to be enforced in this case rise, independently of the provisions of the certificate of membership, from the constitution and by-laws of the association, goes a great way in my mind to clothe them with the features and character of society dues and to distinguish them from the premium of the old-line insurance companies."

In Ontario it has been the law of mutual fire insurance for more than sixty years that thirty days' default in paying an assessment levied on the premium note voids the policy for purposes of any loss occurring during the default, but that the defaulter is liable not only for past assessments unpaid but also *for future assessments* to the full extent of his premium note: 6 Wm. IV., c. 18, s. 15. R. S. O. 1897, c. 203, s. 131.

In joint stock companies under The Companies' Act (England), 1862, the liability of a past shareholder is stated in Buckley on The Companies' Acts (7th Ed, 1897, p. 159) as follows:

* "The suspended member is subject to the duties of membership even while debarred from the enjoyment of its rights and benefits." Niblack, on Ben. Soc., sec. 34, citing Palmetto Lodge *v.* Hubbell, 24 S. C. 457, where a suspended Odd-Fellow was made to pay the lodge dues.

"If A., being a member of a company, forfeit his shares within a year before the winding up (Creyke's case, 5 Ch. App., 63; Marshall *v.* Glamorgan Co., 7 Eq, 129), or if A. transfer to B. within the year, and B. forfeit the shares (Bridger's & Neill's cases, 4 Ch. App., 266), A. is liable *as a contributory* as a past member."

It is well settled that the fact of a penalty being attached to the breach of the contract will not prevent the contract from being specifically performed; and that the contracting party cannot elect to break his engagement by paying for his violation of the contract: French *v.* Macale, 2 Dr. & War, 274-5, per Lord St. Leonards; Fry on Specific Performance, 3rd Ed. (1892), 63.

60. In the Select Knights Society, if further assessments could not be enforced, the rates of regular monthly assessments would be utterly insufficient to carry the insurance undertaken by the Society. This will be seen at once by comparing the table of rates in Exhibit 8 or Exhibit 10 with the actual cost of insurance in Canada for the forty-six years 1847 1893 as tabulated at p. C 211 of Exhibit 94. (Report of Inspector of Insurance published in 1897.) The same table now appears as Schedule A to the Ontario Insurance Act (R. S. O. 1897, c. 203.) Double assessments were sparingly resorted to; and thus the Society was attempting to give its members life insurance at from one-half to one-third the mere mortality cost. It kept this up for the fourteen years odd months of its existence; and actually paid out in that time nearly half a million dollars in life insurance. Carrying these facts with us, it is easy to understand that until 1897, when the marked increase in the death rate gave notice of double assessments, the books show great general punctuality in the monthly payments, and show also that, where members did fall into arrears, they generally reinstated their certificates. The right of reinstatement was up to 1897 recognized as being a valuable right. Any reinstatement must have been effected within six months. If effected at any time within that period the certificate-holder was permitted to resume his monthly payments on the scale proper to his age when he first entered the Society, and he was not required to pay on the scale proper to his age when reinstated. As this difference of age might amount to ten or twelve years, the advantage was very substantial, and was a very practical recognition by the Society of the continuing membership of the person reinstated; he had, during his default, been still a member, though not a member "in good standing." The same certificate or policy also remained in force; and upon the principles explained by the Chief Justice of Ontario in Long *v.* A. O. U. W., 25 A.R. at 151-2, that certificate must be treated as the original contract, and not as a new or even a "renewed" contract; so in Mut. Ben. Life Ins. Co. *v.* Robertson, 59 Ill. 123. There is no doubt whatever that the Society regarded it as the original contract. (Min. of Evidence pp. 56 et seq., and paragraph 57 *supra*)

Section 272 of the Constitutions of 1896 and 1897 (Exhibits 9 and 10 at p. 49) expressly says:

"272 The beneficiary or endowment certificate of a member in force at the time of suspension *shall again become valid* at the time of his reinstatement."

And section 273 (Ibid p. 49) contrasts the admission of the same person on the footing of a new member, in which latter case under section 268 there must be a new medical examination and the assessment rate shall be that *proper to the then attained age.* So in section 297 (Ibid at p. 55), where a member in good standing desires to increase the amount of his certificate, the contract is to be deemed a new one in respect of the increase, and the rates payable in respect of the increase shall be those *proper to then attained age.*

61. But when the member's default reached the period of six months, then *ipso facto* the defaulter was severed from the society; if he were afterwards admitted, and an insurance certificate were granted, it was a *new* certificate on the basis of his paying the monthly assessments proper to his then age: Exhibits 9, 10, Constitutions 1896, 1897, Sections 267 8; for the corresponding sections in the previous constitutions see table in paragraph 55 *supra.*

62. In Dale *v.* Weston Lodge 24 A. R. at 359 a member being then sick, but in arrears for his dues, entered a claim for sick benefits ; and at a later hour of the same day paid a sum which more than discharged his arrears : *Held* that the member was reinstated, and entitled to sick benefits. In Jackson *v.* N. Y. Mutual 78 Wis. 465 it was held that reinstatement takes effect from mailing the letter containing the amount of the arrears. In Manson *v.* Grand Lodge of A O. U. W. 30 Minn. 509, 16 N. W. Rep. 395, the certificate holder lay on his death bed ; tender of the amount in default was made on the street to the financial officer of the lodge : *Held* that the certificate was *ipso facto* reinstated, and, the assured having died, that the beneficiary was entitled to recover. As against an effort of the insuring corporation to forfeit the insurance, the Courts have always jealously guarded the reinstatement rights of the assured : Dale *v.* Weston Lodge, 24 A. R 355 ; Oates *v.* I. O. F. 4 O. R. 535 ; Horton *v.* Provincial Provident Institution 16 O.R. 382, 17 O.R. 361 ; Joyce on Ins., secs. 1276, 1471-2.

63. In the Select Knights Society, there is no doubt that within the first three months of his default the member was entitled to reinstate his insurance certificate *no matter what his then age or then state of health ; if he were alive, that was sufficient :* Exhibits 9, 10, Constitutions 1896, 1897 p. 47, Section 265, which enacted as follows :—

> "Section 265. A member whose Beneficiary Certificate has been suspended by reason of non-payment of Assessments thereon may, *if living*, renew the same at any time within 90 days from the the date of such suspension by paying all assessments that have been made during that time and for which he is in arrears."

For the corresponding provisions in previous constitutions, see table in paragraph 55 *supra.*

And therefore those of the defendants who were three months or more in arrears are liable for at least three months' assessments ; for the defendants in these proceedings are, under R.S.O. 1897, c. 51, s. 81 (2), concluded by the decision in Patterson's Case (1895) 15 Canadian Law Times 216.

64. In Patterson's Case (see quotations, par. 41 *supra*) the Master in Ordinary held the liability of the member to continue until his complete severance ; and Robertson J., in affirming the Master's judgment, expressly guarded himself from intimating that the liability did not extend beyond the three months' assessments which were in Patterson's Case claimed by the Receiver. If the defaulting member in the Select Knights delayed his reinstatement until he was three months or longer in arrears, then the terms of reinstatement (as set out in Section 266 of the Constitutions of 1896, 1897, Exhibits 9, 10 ; for the corresponding provisions in the earlier constitutions, see table in paragraph 55 *supra,*) were that, with the approval of the local lodge (which in practice was given as of course, and no attempt was made by defendants to show that it was ever once refused,) the defaulter *might still reinstate his certificate at the old rate of assessment upon his passing a medical examination.* The reinstated member *also resumed his former rank in the society*, e.g., as Past "Commander" (or Master), etc.—a very important matter if the member aspired to the highest offices in the society. Here the defendants (or some of them) say that, because for reasons purely personal to the particular defaulter, viz., that owing to his then advanced age, or to his then state of health, the defaulter might not at this second period of three months be able to reinstate his certificate, that therefore (1) none of the defendants are liable for more than the assessments of the first three months' default ; or at least (2) that particular defendants whose age or condition of health would or might prevent them from reinstating during the second period of three months, are exempted from the assessments of that period. To this defence the obvious reply is that the certificate holders knew their own ages, and, therefore, that they should have reinstated during the first three months of their default, when neither their age nor the state of their health would have been any barrier to their reinstatement in this society (Par. 63 *supra*), even though their then age or state of health rendered them uninsurable on any terms in any other corporation. In such cases the greatly increased value of the right of reinstatement during the first three months of default far more than counterbalanced any disadvantage falling (through their own laches) on these particular defen-

dants during the second three months of their default. In any case, the adequacy or inadequacy of the consideration will not affect the question or the amount of liability. In Westlake *v.* Adams, 5 O.B. N.S. at 255 Byles J. said that it is "an elementary principle that the law will not enter into an inquiry as to the adequacy of the consideration." Anson on Contracts, Pt. II., Chap. II., Sec. 4; Pollock on Contracts, Chapter IV. In Ex parte Lynes, Re Queen Average Association 26 W R. 432, 38 L.T. N S. 90 the policy was void *ab initio* as being ultra vires of the association; and a past member had suffered a loss which was held to be unenforceable. He was nevertheless held liable as a contributory.

64*a*. The debtor's degree of old age, or his physical condition at any age will not affect the amount of his debt to the estate, and the Receiver has no concern with such purely personal inquiries. The Constitution of the Select Knights 1896, 1897 (Exhibits 9, 10, p. 35, Section 199, and p. 3, Chap. 2, s. 4 (1)) requires for membership "good moral character and repute" and a "belief in a Supreme Being." Before placing a defaulting member upon the Schedule of Debtors, is the Receiver to weigh these personal questions, and find out whether the defaulter was not in some or all of these matters disqualified for reinstatement at all stages of his default, and therefore, on the reasoning of the defendants, released from liability for any arrears whatsoever?

65. Defences 18 and 20 apparently proceed upon the assumption (which was not supported by proof or evidence) that the monthly assessments were not assets for the payment of death and disability claims generally, but were or ought to have been appropriated specifically to the claims of the month in which the assessments were levied, or to the claims of some other particular period of time.

In reply to this it will be sufficient to refer to the successive Constitutions of the Select Knights from 1890 (Exhibit 5) down to the dissolution of the society. In the Constitution of 1890 at p. 20 an unnumbered section entitled "*Beneficiary Article*" stands between Section 37 and 38, and is therefore shown as Section 37½ in the Constitutions of 1892 (Exhibit 6), 1893 (Exhibit 7), 1894 (Exhibit 8). That article constitutes two general funds which are called the Beneficiary Fund (meaning the Life Insurance Fund) and the "Endowment Fund" Of these funds the Beneficiary Fund is to be chargeable with death and disability claims, sec. 42. By an amendment made to the Constitution in 1891 (Exhibit 95, sec. 54½) a Reserve Fund was added to the Beneficiary Department. In the Constitutions of 1896, 1897, (Exhibits 9, 10) the Beneficiary Fund is dealt with on pages 53 *et seq*, sections 292 *et seq*. See also s. 298 and s. 384 (Reserve Fund). In all these provisions the Beneficiary Fund is treated as a general fund available for all claims arising under life insurance certificates, and there is nowhere any earmarking of particular assessments for specific claims, or for claims arising in specific periods. In a winding up under the Ontario Insurance Act, "the assets and property of the liquidating corporation . . . . shall be deemed general assets of the liquidating corporation, ... for the payment of all debts of the corporation, ... and shall not be applied to the payment of any particular debts preferentially or exclusively, except as otherwise herein expressly enacted:" R. S. O. 1897, c. 203, s. 184 (6). And this was the law before the Statute: Webb *v.* Whiffin L. R. 5 H. L. 724; Morris' Case 7 Ch. App. 204; 8 Ch. App. 806; Beaver and Toronto Mut. Ins. Co. *v.* Spires 30 U.C.C.P. at 320-1.

66. Defence 21 sets up that claims for assessments not brought within a year after the assessment are barred by Section 310 of the Constitution of 1896 (Exhibit 9). I reply that the Constitution and laws of a society are entitled to the same reasonable treatment and construction as are the provisions of a statute. In a statute the context is always considered; and in construing an obscure passage or expression the title is properly looked at: Green *v.* Prov. Ins. Co. 4 A. R. at 528 per Moss, C. J. A. If the general heading as well as the adjoining sections were not considered, a statutory provision would often acquire a sweeping application that is restrained by the heading or by the context. In Wood *v.* Hurl 28 Grant 146, it was held, (following Eastern Counties Ry. *v.* Marriage 9 H. L. Cas. 32, Lang *v.* Kerr 3 App. Cas. 529; and Van Norman *v.* Grant 27 Grant 498), that both sections 10 and 11 of R. S. O. 1877, c. 49, are to be governed by the heading immediately preceding section 10.

The Constitution of the Select Knights is subdivided into chapters, each of which is entitled with the subject-matter of the chapter. Section 310 is one of the eleven sections constituting Chapter 4, the chapter itself being entitled "*Proof of Death and Payment of Beneficiary.*" This very title of itself excludes payments *to* the society. The whole chapter deals exclusively with claims arising *against* the society under its insurance certificates; and there is not a word in all of the eleven sections that could even be forced into a reference to assessments or to any other payment moving from the certificate holder to the society At this stage *the certificate-holder is dead*, he was not in arrears at his death; and his beneficiary has therefore a claim against the society. S. 300 requires the recorder (or secretary) of the local legion (or lodge) to notify the Supreme Recorder of the death of any member of the local legion "*in good standing* in the Beneficiary Department," who held a beneficiary certificate. (Cf. secs. 268, 321) Thereupon the Supreme Recorder is to send the necessary blank claim papers. S. 301 specifies the information to be furnished by the claim papers. S. 302: further proof of the death may be required. S. 303: when the claim papers are satisfactory to the Supreme Recorder, he is to draw a warrant for payment and send it with the claim papers to the Finance Committee. S. 304: if the Finance Committee are satisfied with the claim papers, the Chairman is to sign the warrant and return it to the Supreme Recorder. Then comes Section 305 which is entitled "Illegal and Unjust Demands," and reads as follows:

"Section 305. If not satisfied as *to the validity of a claim* the Finance Committee shall institute, or cause to be instituted, such investigations thereof as they may deem necessary. They shall either themselves or through the solicitor of the Order take such measures as they may deem necessary to protect the Order from illegal and unjust *demands upon the fund.*"

Then s. 306 provides that, where the payee of the certificate is in dispute, the amount shall be paid into Court. Secs. 307 to 309 provide for the transmission of the money to the beneficiary, and for the surrender and cancellation of the certificate. As an evident precaution against fraudulent or double demands being made under the same certificate, s. 309 closes with the requirement that when settlement of the certificate has been made through some other channel than the local legion, the local legion shall be notified of the settlement. Then as a further safeguard against double demands and stale demands upon the society under its insurance certificates, Section 310, now in question, supplements the statutory provision (R. S. O. 1897, c. 203, s. 148 (2)), and absolutely bars claims under the certificates not brought within one year from the time when the right of action accrues. The text of Section 310 is as follows:

"Section 310. No action in Law or in Equity in any Court shall be brought or maintained on any case or claim arising out of any membership or beneficiary certificate unless such action is brought within one year from the time when the right of such action accrues."

All through the chapter the society has been dealing with "claims" brought against itself, and it naturally winds up the chapter with a section limiting the time for bringing such claims. The word "claim" in Section 310 has the same meaning as in the other sections of the chapter, *e. g.* as in s. 304 which is entitled "Examination of Claims," and as in s. 305 (quoted above) in either of which sections it would obviously be absurd to give it the meaning of demands by the society for assessments. The word "claim" is used in Section 310, (as in insurance law and instruments), in its proper technical sense of *demand against the company under its insurance contract.* Thus, in Section 153 (2) of the Ontario Insurance Act, we read "If when a *claim* accrues due under a contract, and the insurer offers the claimant," etc. So in s. 157 (2) we read "If the insurer does not within sixty days from the time that the *claim* is admitted, either pay the same," etc. And, similarly, in various other clauses of the Act. The section of the Constitution now in question is practically the same provision as found on the policies of joint stock life insurance companies; but it is indeed a novel suggestion that such words would bar the company from bringing actions for calls against delinquent shareholders

66a As to the collection of the Society's book debts beyond the jurisdiction, it is well settled that a Receiver can collect assets the situs of which is partly or wholly outside the jurisdiction The leading case is the House of Lords' decision in Houlditch *v.* Donegal, 2 Cl. and Fin. 470 : 8 Bligh N. S. 344 The last edition of Daniell's Chancery Practice (6th Ed, 1884), p. 1680 states the law as follows :—

> 'It is not necessary, in order to authorize the Court to appoint a Receiver that the property in respect of which he is to be appointed should be in England, or indeed in any of Her Majesty's Dominions. . . . In these cases a person resident in England is sometimes appointed Receiver or Manager with authority to appoint an agent abroad ; and sometimes a person abroad is appointed Receiver or Manager, with directions to consign or remit to some person in England."

So Kerr on Receivers, chapter 3 : Seton on Decrees (4th Ed 1877) pp. 447 et, seq

So the Courts in England will apply the winding up machinery of the Companies' Acts 1862-1890 to companies which are operated abroad, if the control and management are directed from and carried on in England : Emden on Winding-up Companies (4th Ed. 1891) , p. 59, citing numerous English cases. Even if the Company registered under the Act merely contemplated doing some kind of business in England, but never did so in fact, and although all its shareholders are foreigners resident abroad, the English court will wind up the company and make calls on those foreign contributories : Princess of Reuss *v.* Bos L. R. 5 H. L. 176 ; per Lord Cairns at 201-2. That was a case of a compary constituted with an enormous capital for the purpose of buying and selling land in Austria, but which had in England only office furniture consisting of a chair, a table and a small desk : *In re* Tumacacori Mining Co L. R. 17 Eq. at 534.

The Insurance Corporations' Act, 55 V. c. 39, s. 10, expressly recognized the right of foreign Friendly Societies to transact business in Ontario ; and their rights are now preserved by section 60 of the Ontario Insurance Act. (R S O 1897, c. 203) Conversely, this latter section by subsection 6, recognizes that Friendly Societies incorporated by Ontario are entitled to transact business in any other Province of Canada, by consent of that Province ; and makes it a condition of admitting any Friendly Society of that Province to Ontario that that Province shall by reciprocal legislation admit Ontario societies to equal privileges therein. The Constitution of the Select Knights strictly conforms to the law of Ontario in this matter : Const 1896, 1897, s. 233 (Exhibits 9, 10, at p. 41.)

The right of a corporation to transact business in a foreign jurisdiction was very fully discussed in 1874 by the Queen's Bench in Howe Machine Co *v* Walker, 35 U. C R. 37. The principles laid down in that case were in 1880 followed and applied in Duff *v* Canadian Mutual Insurance Company, 27 Grant 391, (affirmed 6 A. R 238,) where the court decided that a mutual fire insurance company created under the law of Upper Canada (Ontario) could lawfully take risks and issue policies in the Province of Quebec. The general law of this question was in 1889 laid down by the Supreme Court of Canada in Canadian Pacific Railway *v.* Western Union Telegraph Co., 17 S. C. R. 151.

Costs.

67. Application has been made by Counsel for the defendants that, no matter what the event of these proceedings, the costs of the defence shall be allowed out of the estate.

To this it might be sufficient to reply that, if the pleas of the defendants were to prevail, there would practically *be no estate or effects.* But, even if it were otherwise, I think that the defendants are concluded by section 195 (1) (5) of the Ontario Insurance Act (R. S. O. 1897, c. 203) which enacts as follows :—

> (1) "Except by consent in writing of the Insurance Registrar no Counsel or Solicitor shall be employed to act for the Receiver or others at the expense of the unregistered corporation, or of its funds or estate."

(5) "The taxed costs of any action, matter or proceeding taken by the Insurance Registrar or by the receiver with the written consent of the Insurance Registrar, shall be paid out of the funds or estate of the corporation; but, except with the said consent, no costs shall be allowed out of the estate for separate, or other representation of members or certificate-holders of the corporation, or for the representation of any class of members or certificate-holders; the costs of all other actions, matters, or proceedings shall be in the discretion of the Court."

Apart from any statutory prohibition, it was decided in England in Ex parte Walton 3 Jur N. S. 853 that, except by agreement the costs of contributories representing a class, and contending unsuccessfully will not be allowed out of the estate. Though that was a meritorious case, where all the defendants were "perfectly *bona fide* in the matter," the Vice Chancellor said (at 856): "I should be glad if I could give them their costs; but that would be making the other shareholders pay them the costs of resisting a just claim, which I feel I cannot do."* In the present case the defendants are not even contributories, but simply debtors. They are not asked to answer a new assessment levied by the Receiver; they are asked simply to pay without interest book debts incurred by them before the winding up.

68. This is not a case of solvent testator where the executors are contesting with a legatee the meaning of an ambiguous bequest in the will. The analogy would be to a case where the testator is found to be insolvent, and his estate and effects consist of numerous book-debts, and the numerous debtors ask that the estate advance money to enable them to resist the payment of their debts. In an administration action, even where the estate is solvent and the costs would not come out of the creditors, it is the settled rule that no costs will be given out of the estate except for those proceedings that are in their origin directed with some show of reason and a proper foundation *for the benefit of the estate, or which have in their result conduced to that benefit:* per Lord Westbury in Bartlett *v.* Wood 9 W. R. 817-8. This case was cited and followed in Croggan *v.* Allen 22 Ch. D. 103-4 by Fry, J., who said:—

"I am very glad to have had my attention called to the language Lord Westbury used in a case of Bartlett *v.* Wood, because no person can sit in this Court and not be aware of the enormous amount of costs which are incurred in administrative actions which confer no real benefit upon any human being except the solicitor concerned."

Lord Westbury's dictum was also cited and followed by Boyd, C. in *Re* Woodhall 2 O. R. at 462, affirming Proudfoot, J.

Where, as here, the estate is insolvent, and where creditors are alone beneficially interested, the Courts are especially strict in enforcing the rule: Newbegin v. Bell 23 Beav. 386, which was cited and followed in *Re* Robertson 24 Gr. 555.

69. The Insurance Registrar was applied to for his assent to the payment of the defendants' costs out of the estate; and his assent was refused by letter dated 5th July, 1898, addressed to W. R. Riddell, Esq., Senior Counsel for the defendants; a copy of the said letter is before the Master.

This, I should have supposed, would have concluded the matter under Section 195 (1) (5) of the Ontario Insurance Act (R. S. O. 1897, c. 203). As however the application for costs out of the estate is pressed before the Master, I am compelled, for the protection of the estate, to notice a circular which by publication in a leading daily newspaper has become public property.

When the proceedings opened before the Master at St. Catharines, on the 16th June, 1898, and the Master inquired what defendants appeared, lists of defendants were

*Grimwade *v.* Mutual Society 18 Ch. D. 530 has been cited for defendants. There by agreement the costs of both parties were to be borne by the estate, and the only question was whether the costs should be party and party, or solicitor and client costs. Jessel, M. R., refused to entertain the idea of solicitor and client costs in such a case; saying that was entirely contrary to the whole practice of the old Court of Chancery.

after some delay handed in by various solicitors, who in some cases in preparing their lists resorted to the Society's registers then in Court. The names shown upon these lists of defendants aggregate altogether, I believe, 1,149 ; and, as I am instructed, have been since found to include the names of numerous persons who were not cited to appear at, and were not in any sense parties to, the proceedings of the 16th June, or any other proceedings in this winding up.

70. As helping to explain the extraordinary multiplication of defendants in the present case the Toronto *Globe* of the 25th June, 1898, re-published the following printed circular purporting to be signed by three of the Solicitors on the record in these proceedings :—

[Here Mr. Hunter cited the circular at length.]

The *Globe* further stated that the directed envelope containing the circular was addressed to the Recorder or Commander of the Select Knights of Canada, and that there was a direction to the local post-master to please *hand to any Select Knight*, if the Recorder or Commander was unknown.

I have searched the file of the Toronto *Globe*, but have not been able to find any denial of the authenticity of the above circular.

The circular might be taken for a general invitation to indebted members of the society to repudiate their contracts and combine in resisting payment of their debts. The defendant debtors have done so. In their defences they deny their debt, deny their contract, deny even that they ever were members of the Society, though, in nearly all cases, they had for years, month by month, punctually paid their membership assessments. For the expenses of this legal propaganda, the circular levied on the debtors a general fund assessment—or shall I say a per capita tax—of $1.00 per member, which, it there were 1,149 defendants, would amount to $1,149. The law costs of this enterprise being already thus advanced, and in pocket, it required considerable hardihood to suggest that the costs be a second time advanced by the insolvent estate, *which means the creditors.* The creditors in this case are the widows, children and other dependent persons, for whose especial protection the winding up machinery of the Ontario Insurance Act was devised.

71. The unnecessary multiplication of defendants has necessarily multiplied defences so as to cover all possible or conceivable cases. The Statement of Defence includes 32 separate defences or groups of defences. Then the arguments have ranged beyond the stated defences; notably as to the incorporation of the society, which is impeached at great length in various arguments of counsel, but is nowhere referred to in the Statement of Defence. The defendants or their solicitors have thus put in issue all possible matters up to and including even the incorporation of the Society; and have thus thrown upon the plaintiffs an unreasonable, unnecessary and vexatious burden of proof. This is not a case of first impression. The main questions raised by the present defendants were, nearly four years ago, tried before the Master in Ordinary in Patterson's Case in the winding up of the Canadian Relief Society, and were decided against that defendant, who is I believe a defendant also in the present case. The judgment of the Master in Ordinary was affirmed on appeal: 15 Canadian Law Times 216. By that case the defendants are at all events concluded as to liability to the extent of three months' assessments: R.S.O. 1897, c. 51. s. 81 (1). Then in certain other matters where proof has been exacted of the plaintiffs, the mere statute law—as pointed out in the foregoing argument—concluded the defendants.

72. The rule is that a defendant shall make his defence in the least expensive form: Morgan and Wurtzberg, pp. 111-2, Cf. Consol. Rules Ontario, (1897) 1154, 1174-5.

Where a suit was instituted for litigious purposes by a defendant who joined with him several other ostensible defendants,—it was ordered that the bill be taken off the file, and that the costs of the other defendants be paid by the defendant who had instituted the suit. Blake *v.* Smith, Younge, 594.

[Mr. Hunter then quoted from the following cases:

Robson *v.* Dodds, L.R. 8 Eq. 301, where the Court followed Westbury L.C in Forest *v.* Manchester Ry. 4 De G. F. & J., 125.

Re E.S. 4 Ch. D., judgment of Court of Appeal at 304.

Re Jones 6 Ch. App. per Hatherly L.C. at 499.

Fricker *v.* Van Grutten [1896] 2 Ch. 649.

Geilinger *v* Gibbs [1897] 1 Ch 479.

Le Allenby *v.* Weir 15 P. R. 405, affirmed by Court of Appeal (Ontario) 10th March, 1891.

Harbin *v.* Masterman L. R. [1896] 1 Ch. 351 (C. A) per Rigby, L. T. at 371.]

To provide funds out of the estate for a defence launched in such a manner would be to put a premium upon proceedings which, upon the authorities just cited, might be visited with costs against the solicitors concerned.

For the plaintiffs, I ask judgment for the full amount claimed by the Receiver, with costs.

J. HOWARD HUNTER,

of Counsel for the Registrar of Friendly Societies.

OBSERVATIONS ON LEHMAN *v.* CLARKE (ILL. SUP. CT. 1898), 27 INS. L. J. 745.

73. Since the foregoing argument was delivered to the Master the defendants have brought to the Master's attention the case of Lehman *v.* Clarke (Supreme Court of Illinois), which has just been reported in the September number of the Insurance Law Journal (27 Ins. L. J. 745). This case is cited for the defendants as authority for their contention that in the Select Knights Society the contract was, as defendants describe it, "unilateral." By this they mean, that the policy or certificate was obligatory as against the society, but not obligatory as against the certificate-holder; that, when the certificates became payable, the society must levy assessments, but that the assessed members need not pay them. To describe the above remarkable relation of parties as a "unilateral contract" is of course a total misapplication of that term: Anson on Contract, 8th Ed. 1895, p. 14 (Part II., chap. 1 s. 1). The doctrine and the misnomer for the doctrine, seem both to have originated in an expression of a dissenting Judge (Strong, J.)* in N.Y. Life Ins. Co'y *v.* Statham (1876) 93 U. S. 24, 5 Big. 607. By some peculiar doctrine of authority, the Illinois Courts have taken up and adopted, not the decision of the Supreme Court of the United States in that case, but the contrary dictum of a dissenting Judge.

* "STRONG, J. While I concur in a reversal of these judgments and the decree, *I dissent entirely from the opinion filed by a majority of the Court. I cannot construe the policies as the majority have construed them.* A policy of life insurance is a peculiar contract. Its obligations are unilateral. It contains no undertaking of the assured to pay premiums."

The Illinois cases also ignore the decision of the United States Supreme Court in Korn *v.* Mut. Ass. Soc. of Va 6 Cranch 192. (*Supra* par 58.) Of these Illinois cases, first there was the decision in *Re* Protection Life Insurance Coy. (1880) 9 Bissell 188, 9 Ins. Law Journal 145. (*Supra* par. 37, and *infra* par. 75 note.) This decision was a peculiar one, but did not seem to May and other writers to support the doctrine of repudiation which by certain writers was founded upon it. The next step was taken in People ex rel. *v.* Golden Rule (1885) 114 Ill. 35, where the suggestion was thrown out that, though the payment of assessments may be purely voluntarily, persons may acquire legal rights to share in the assessments when they are paid; also, that by forfeiture of benefits, payments of assessments may be almost if not quite as effectually enforced as by legal process. Then came Chicago Mutual Life Indemnity Association *v.* Hunt (1889) 127 Ill. 257, where it was boldly said: "While the Certificate of Membership is a contract, such contract in the absence of an express stipulation to the contrary, is purely unilateral. It may be enforced against the Association when the member has performed all the prescribed conditions, but none of its stipulations are enforceable against the member;" and it was further said as to assessments, that "payment is left wholly to his discretion." And now we have Lehman *v.* Clarke (1898) which in the most undisguised terms lays it down that, in assessment life insurance, it is at the pleasure of those who have received the insurance to pay or not to pay for it. The result of this doctrine is not doubtful; and the Court proceeds to say (27 Ins. L. J. at 755):

> "When such association or society, for any reason becomes unable longer to properly carry out its purpose, some must lose. All must lose except those that died and were paid before the Association became disabled. Those that have died and not been paid should have all there is left, and lose the balance; those who continue to live get nothing and lose all.
>
> "But it is said, those that continue to live had their insurance all the time, they had just that kind of insurance that those that died had, and no better, and paid just as much for it. Those that have died get the surplus fund and whatever else there is, and those that have lived get nothing. The mistakes or mismanagement which caused the ruin, if fault of the members at all, was as much the fault of the dead as of the living, and was equally the misfortune of all."

74. Illinois is not, of course, bound by the numerous and weighty decisions of the Supreme Courts of other States of the Union (cited *supra* pars. 32, 37, 41, 58); but the binding decisions of the Supreme Court of the United States in Korn *v.* Mutual Ass. Soc., 6 Cranch 192 (*supra* par. 58), and N. Y. Life *v.* Statham (par. 73 *supra*) seem totally irreconcilable with these doctrines of the Supreme Court of Illinois. In the society which was before the Illinois Court assessments were payable within fifteen days after notice, and default of such payment *ipso facto* severed the member from the society. But (27 Ins. L. J. at 754) neither in the rules of that society (unlike the rules of the Select Knights' Society) nor in the Statutes of Illinois (unlike the Statutes of Ontario) was there any provision for the withdrawal of a member; and from this omission the Court drew the large inference that payment of assessments in that particular society was purely optional with the member. The only authorities cited in Lehman *v.* Clarke which appear to support the decision are the previous Illinois cases mentioned in paragraph 73 *supra*. Niblack on Mutual Benefit Societies, section 276, is cited; but as Niblack founds upon one of those Illinois cases (par. 37 *supra*) the Court was here travelling in a circle. A portion of Section 550a of May on Insurance (3rd Ed.) is reproduced by the Court; but the vital passage which I have here italicized is omitted from the heart of the Section:—

> "These associations, though not speculative and not based upon the capital paid in as an investment, have, nevertheless, a general purpose of mutual protection, *resorting to assessments for the procurement of the funds to discharge the mutual obligations of members, and are governed by by-laws which limit and define these obligations.*"

It is to be observed that the Illinois Court was proving that the members *have no obligations to discharge.* Then the Court quoted part of Section 357 of Bacon on Benefit

Societies (2nd Ed.), but the quotation did not extend to the following words with which Bacon closes his paragraph :—

> "Whether or not such absolute promise to pay is embodied in the contract is a question of construction. It has been held that the benefit a member derives from his membership is the consideration for his promise to pay an assessment, which promise is implied in the contract."

The Illinois Court was proving that *there was no promise to pay, either express or implied.*

75. In a Mutual Insurance Association, a certificate-holder is not only insured by his fellow members, but is also an insurer of them. The Illinois court wholly ignores this latter relation. The double relation that exists in every such mutual association was very clearly analyzed by Lord Esher, M.R. in Lion Insurance Association *v.* Tucker (1883) 12 Q.B.D. at 187 :—

> "By putting his ship into the association the owner becomes a member of the association, but does he become simply a member or does he become a member and something more? He becomes an assured, for his ship is insured by the other members who have put their ships into the society, and have become members in the same class as his own ; but by the same act by which he becomes an assured he also becomes an insurer of other ships. Treating him as an assured, what is the meaning of being assured in insurance law? Is it that in respect of a consideration moving from him to others due or payable to them, or in respect of which he is liable to them, whether there is a loss or not, he is insured to the extent to which he has insured himself in case of a loss. Now that consideration moving from him in respect of which he is insured is in insurance law called a premium ; usually that premium is a sum of money, but it is not necessary that it should be such, and it may be some other liability than the payment of money. Therefore, by being an assured, the person assuring is liable to that which in its largest sense is called a premium, and in respect of that premium in case of a loss he is entitled to an indemnity. Now when a loss in such a society as this occurs, which is not the loss of the person whose ship is insured treating him as an assured, *the premium that he is to pay is a liability to contribute to the loss of the other members of his class when they lose.* That is his liability in respect of which he is insured. Therefore treating him as an assured, when there is a loss of other ships in his class, he is bound to pay them their loss, but that is paying the premium on his own policy if you treat him as an assured. If you treat him as an insurer, the premium which is payable to him as an insurer is the indemnity for the loss to him, if a loss occurs to his vessel. The premium paid to him is the right to have the loss of his vessel, if it occurs, indemnified to him by others, and in respect of that premium, when a loss occurs to other people, treating him as an insurer, he is bound to pay such loss. He is either to pay that loss as the premium on his policy treating him as an assured, or is to pay the loss on the other policies treating him as an insurer. In neither case does he really owe that to the *association*, if you take the association to mean all the other members of it but himself. He is really liable to the members whose vessels have been lost to contribute to that loss, but on account of the difficulties of procedure in such a case it was agreed between him and the other members when he became a member, and the law allows it, that in that case he should not be sued by the individual owners but by the association. He is sued by the association on behalf of those members of his class who have suffered the loss, for that which is a debt, the moment the loss is adjusted, due from him to such other members, though in form he is sued for it as a debt due from him to the Association.* Now what is a man who has undertaken those relations? There is no doubt he is a member of the association, but he is something

* This resolves the difficulty raised by the Court in Re Protection Life Ins. Coy., (1880) 9 Bissell 188, 9 Ins. L. J. 145 (*supra* Par. 37).

more, he is a person insured by some of the members of that association, and he is an insurer of some of the members of that association. Therefore he is not only a member, but also an insurer and an insured, he is all three."

Cf. also United Kingdom Mut. Steamship Association *v.* Nevill 19 Q. B. D. at 116; Ocean Ins. Assoc. *v.* Leslie 22 Q. B. D. 922; Great Britain etc Assoc *v.* Wyllie 22 Q. B. D. 710.

76. The premium in assessment societies thus consisting chiefly or largely *of the liability to assessment*, the insurance is necessarily given to the member *on credit*. When the assessments are levied the premium instalments have been already earned (or generally, much more than earned); and the Society is entitled to recover the price of the insurance, as a company might recover the price of any commodity sold and delivered, but not paid for. This is the law even in ordinary insurance companies. Joyce on Insurance (1897) sec. 1098 says: "In case the policy attaches and the premium is earned, and the risk carried on the strength of a credit arising either expressly or impliedly, or if a note or other binding obligation is given acknowledging an indebtedness, and binding the insured to pay, an enforceable debt exists" And an acknowledgement, even though contained in the policy itself, that the premium has been received will not estop the insurer from showing that the premium has not in fact been received, and from enforcing payment of the premium: Phillips on Insurance 5th Ed. secs. 512-515 citing English and American cases. So May on Insurance 3rd Ed. sec. 345 H. says:—"When credit is given for a premium, an after-occurring breach of condition will not affect the company's right to recover the premium, although it cancels or avoids the policy for the breach" For this statement of the law May cites a decision of the Supreme Court of Illinois itself,—Schimp *v.* Cedar Rapids Insurance Co. 124 Ill. 354.

The Courts of England, or of Canada, or of the other United States generally, (*Supra* Pars. 32, 37, 37a, 41, 58, 75) have never given any countenance to the doctrine that the payment of assessments in assessment insurance corporations is voluntary. In insurance of any kind, a "voluntary" payment of the insurance premium gives no right to the insurance money; nor does it even give an interest in the policy: Burridge *v.* Row 1 Y. and C. Ch. 183; 3 Big. 28; Leslie *v* French 23 Ch. D. 552; Falcke *v.* Scottish Imperial Ins. Coy., 34 Ch. D. 234; Re Winchelsea's Policy Trusts 39 Ch. D. 168.

J. HOWARD HUNTER,
of Counsel for the Registrar of Friendly Societies

INDEXES

TO

DETAILED REPORT

OF THE

INSPECTOR OF INSURANCE

AND

REGISTRAR OF FRIENDLY SOCIETIES.

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PAGE 8.—Index B : Provincial Licensees standing registered at the 1st November, 1898, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of insurance therein.

PAGE 12.—Index C : Friendly Societies standing registered at the 1st November, 1898, being Societies registered by the Province of Ontario for the transaction of insurance therein.

J. HOWARD HUNTER,
Inspector of Insurance and Registrar of Friendly Societies.

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A 9...	Lancashire Insurance Company.	1031	Fire Insurance.....	" ..	" 30
A 9 ..	Liverpool and London and Globe Insurance Company	1085	Fire and Life Insurance.....	" ..	" 30
A 24 ..	Lloyd's Plate Glass Insurance Company	1100	Plate Glass Insurance	"	" 30
A 25 ..	London Assurance Corporation, England	1032	Fire, Life and Inland Marine Insurance	" ...	" 30

INDEX A: Dominion Licensees, etc.—*Continued.*

Report page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1898.	Registry ends 1899.
A 41 ..	London Guarantee and Accident Company (Limited)	1078	Guarantee and Accident Insurance	May 1....	April 30
A 10 ..	London and Lancashire Fire Insurance Company	1073	Fire Insurance	"	" 30
A 23 .	London and Lancashire Life Assurance Company	1029	Life Insurance	"	" 30
A 26	London Mutual Fire Insurance Company	1109	Fire Insurance	"	" 30
A 25 ..	London Life Insurance Company	1054	Life Insurance	"	" 30
A 35 ..	Manchester Fire Insurance Company	1045	Fire Insurance	"	" 30
A 58 ..	Mannheim Insurance Company.	1071	Ocean-Marine Insurance.....	"	" 30
A 27 ..	Manufacturers Life Insurance Company	1046	Life Insurance	"	" 30
A 28 ..	Mercantile Fire Insurance Company	1062	Fire Insurance	"	" 30
A 42 ..	Metropolitan Life Insurance Company of New York	1037	Life Insurance	"	" 30
A 11 ..	Mutual Life Insurance Company of New York	1087	Life Insurance	"	" 30
A 40 .	Mutual Reserve Fund Life Association, New York.....	1030	Life Insurance on the Assessment Plan.....	"	" 30
A 28 ..	National Assurance Company of Ireland	1040	Fire Insurance	"	" 30
A 18 ..	New York Life Insurance Company	1111	Life Insurance	"	" 30
A 15 ..	North American Life Assurance Company	1095	Life Insurance	"	" 30
A 34 ..	North British and Mercantile Insurance Company.....	1039	Fire and Life Insurance.....	"	" 30
A 8 ..	Northern Assurance Company..	1096	Fire Insurance	"	" 30
A 47 ..	Northern Life Assurance Company of Canada	1061	Life Insurance	"	" 30
A 36 ..	Norwich and London Accident Insurance Corporation	1033	Accident Insurance	"	" 30
A 37 ..	Norwich Union Fire Insurance Society	1094	Fire Insurance	"	" 30
A 48 ..	Ocean Accident and Guarantee Corporation (Limited) ...	1072	Accident and Sickness Insurance	"	" 30
A 46 ..	Ontario Accident Insurance Company	1104	Accident and Sickness Insurance	"	" 30
A 32 ..	Ontario Mutual Life Assurance Company	1110	Life Insurance	"	" 30

INDEX A: Dominion Licensees, etc.—*Concluded.*

Report page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1898.	Registry ends 1899.
A 26 ..	Phenix Insurance Company of Brooklyn	1067	Fire and Inland Marine Insurance	May 1....	April 30
A 10 ..	Phœnix Assurance Company of London	1070	Fire Insurance	"	" 30
A 39 ..	Phœnix Insurance Company, Hartford, Conn	1001	Fire Insurance	"	" 30
A 32 ..	Provident Savings Life Assurance Society	1088	Life Insurance	"	" 30
A 13 ..	Quebec Fire Assurance Company	1090	Fire Insurance	"	" 30
A 11 ..	Queen Insurance Company of America	1098	Fire Insurance	"	" 30
A 57 ..	Reliance Marine Insurance Company (Limited)	1082	Ocean-Marine Insurance	"	" 30
A 7 ..	Royal Insurance Company	1069	Fire and Life Insurance	"	" 30
A 57 ..	Royal Victoria Life Insurance Company	1065	Life Insurance	"	" 30
A 58 ..	Scottish Amicable Life Assurance Society	1038	Life Insurance	"	" 30
A 17 ..	Scottish Union and National Insurance Company	1050	Fire Insurance	"	" 30
A 5 ..	Standard Life Assurance Company, Scotland	1106	Life Insurance	"	" 30
A 43 ..	Star Life Assurance Society of England	1060	Life Insurance	" ...	" 30
A 31 ..	Sun Insurance Office, London, England	1027	Fire Insurance	"	" 30
A 22 ..	Sun Life Assurance Company of Canada	1096	Life Insurance	"	" 30
A 49 ..	Supreme Court of the Independent Order of Foresters	1102	Assessment Life, Disability and Sickness Insurance	"	30
A 21 ..	Temperance and General Life Assurance Company of North America	1101	Life Insurance	"	" 30
A 54 ..	Thames and Mersey Marine Insurance Company (Limited)	1059	Ocean-Marine Insurance	"	" 30
A 21 ..	Travellers Insurance Company of Hartford, Conn	1075	Life and Accident Insurance	"	" 30
A 20 ..	Union Mutual Life Insurance Company of Maine	1080	Life Insurance	"	" 30
A 12 ..	Union Assurance Society, London, England	1081	Fire Insurance	" ...	" 30
A 52 ..	Union Marine Insurance Company (Limited)	1063	Ocean-Marine Insurance	"	" 30
A 19 ..	United States Life Insurance Company	1086	Life Insurance	"	" 30
A 8 ..	Western Assurance Company, Toronto	1035	Fire, also Ocean and Inland Marine Insurance	"	" 30

INDEX B:

PROVINCIAL LICENSEES, STANDING REGISTERED AT THE 1st NOVEMBER, 1898, — BEING INSURANCE CORPORATIONS LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

REGISTER OF PROVINCIAL LICENSEES, INCLUDING ALL COMPANIES SO
OF PUBLICATION

Report page.	Name of Company.	System.	Head office.	President.
B 84	Amherst Island	Mutual	Stella	A. W. Hitchens
B 175	Ayr Farmers'	Mutual	Ayr	Wm. Hall
B 161	Bancroft Mutual	Mutual	Bancroft	Fred'k. Mullett
B 79	Bay of Quinte Agricultural	Mutual	Picton	Thomas Wellbanks.
B 181	Bertie and Willoughby Farmers'	Mutual	Ridgeway	R. McCredie
B 123	Blanshard	Mutual	St. Mary's	W. F. Sanderson
B 142	Blenheim, North	Mutual	Chesterfield	T. Lockhart
B 171	Brant County Farmers'	Mutual	Paris	John Ramsey
B 107	Bruce West Farmers'	Mutual	Kincardine	A. Campbell
B 189	Canadian Millers'	Mutual	Hamilton	Wm. Snider
B 223	Caradoc Farmers'	Mutual	Mount Brydges	Wm. Young
	*Clinton Township	Mutual	Beamsville	Jacob Michner
B 109	Culross	Mutual	Teeswater	Thos. Allison
B 117	Dereham and West Oxford	Mutual	Mount Elgin	W. Nancekivell
B 125	Dominion Mutual	Mutual	Owen Sound	Jesse Trull
B 221	Dorchester North and South	Mutual	Harrietsville	S. Charleton
B 148	Downie	Mutual	St. Paul's	D. McIntosh
B 97	Dufferin Farmers'	Mutual	Shelburne	Wm. Dynes
B 77	Dumfries N. and Waterloo S.	Mutual	Galt	Jas. L. Robertson.
B 183	Dunwich Farmers'	Mutual	Wallacetown	John T. Rogers
B 144	Easthope, South, Farmers'	Mutual	Tavistock	Werner Youngblut.
B 39	Economical	Cash Mutual	Berlin	J. Fennel.
B 179	Ekfrid	Mutual	Melbourne	J. Watterworth.
B 138	Elma Farmers'	Mutual	Atwood	W. Shearer, Sr
B 165	Eramosa	Mutual	Rockwood	David Rea
B 187	Erie Farmers'	Mutual	Selkirk	Nicholas Riechheld.
	†Equity Fire	Stock	Toronto	Arch Campbell, M.P
B 3	Excelsior Life	Joint Stock	Toronto	E. F. Clarke, M.P.
B 10	Farmers' and Traders'	Life Stock	St. Thomas	J. H. Still
B 119	Farmers' Central	Mutual	Walkerton	James Tolton
B 167	Farmers' Union	Mutual	Lindsay	Johnston Ellis
B 42	Fire Insurance Exchange	Mutual and Stock	Toronto	Fred'k. Wyld
B 95	Formosa	Mutual	Formosa	Andrew Wæchter
B 121	Germania Farmers'	Mutual	Lot 4, con. 8, Tp. Normanby	John Roedding
B 91	Glengarry Farmers'	Mutual	Lochiel	R. R Sangster
B 46	Gore District	Cash Mutual	Galt	James Young, Hon.
B 192	Grand River	Mutual	York	James Asher
B 93	Grenville Patron	Mutual	Spencerville	Joseph Scott
B 82	Grey and Bruce	Mutual	Hanover	Wm. Little
B 150	Guelph Township	Mutual	Lot 27, div A, Guelph tp	R. Shortreed
B 163	Halton Union Farmers'	Mutual	Acton	John Ramsay
	‡Hamilton Township	Mutual	Coldsprings	E. A. Hoskin
B 50	Hand-in-Hand	Mutual and Stock	Toronto	Larratt W. Smith, D.C.L.
B 199	Hay Township Farmers	Mutual	Zurich	Wm. Lamont
B 157	Hopewell Creek	Mutual	New Germany	Wm. J. Malloy
B 101	Howick Farmers'	Mutual	Gorrie	John R. Miller
B 207	Howard Farmers'	Mutual	Ridgetown	Henry Buller
B 185	Kent and Essex	Mutual	Romney	David H. Brown
B 25	Keystone Fire	Joint Stock	St. John, N.B	Hon. A. F. Randolph

* Equity Fire Insurance Company was licensed on 29th January, 1898, for
† Clinton Township Mutual Fire Insurance Company was licensed 29th July, 1898, to
‡ Hamilton Township Mutual Fire Insurance Company was licensed 1st June, 1898, to
s Chief Agent and

LICENSED AND AUTHORIZED TO TRANSACT BUSINESS AT THE DATE OF THIS REPORT.

Post office.	Vice-President.	Post office.	Secretary.	Post office.
Emerald	Wm. Allen	Stella	T. J. Polley	Stella.
Washington	Robert McCrow	Princeton	Joseph Wrigley	Ayr.
Bancroft	Robt. Lancaster	Bronson	John Jackson	Bancroft.
Milford	G. Nelson Rose	Waupoose	C. H. Widdifield	Picton.
Chippewa	Wm. Vanalstin	Crowland	H. N. Hibbard	Ridgeway.
Rannock	G. B. Webster	Science Hill	P. S. Armstrong	St. Marys.
Walmer	A. Bean	Bright	Geo. Middlemas	Bright.
Falkland	Joseph McIntyre	Mohawk	Wm. Turnbull	Paris.
Lorne	Thomas Hardie	Kincardine	J. H. Fleming	Kincardine.
Waterloo	James Goldie	Guelph	Seneca Jones	Hamilton.
Mount Brydges	J. P. Grigg	Strathroy	W. E. Sawyer	Mount Brydges.
Tintern	J. A. Walker	Beamsville	Levi Moyer	Beamsville.
Teeswater	Wm. Reid	Teeswater	David McIntosh	Teeswater.
Ingersoll	Thomas Prouse	Mt. Elgin	T. R. Mayberry	Ingersoll.
Bowmanville	W. Eyres	Peterboro'	R. J. Doyle	Owen Sound.
Springfield	S. Barr	Mossley	D. D. York	Harrietsville.
Avonbank	Samuel Rankin	Fairview	Peter Smith	Sebringville.
Granger	John Johnston	Laurel	James Brown	Melancthon.
Strabane	G. H. Mulholland	Lynden	Wm. Deans	Galt.
Iona	Peter Stalker	West Lorne	W. A. Galbraith	Iona Station.
Tavistock	Leonard Schaefer	Tavistock	Wm. S. Russell	Tavistock.
Berlin	Geo. Lang	Berlin	W. H. Schmalz	Berlin.
Glencoe	John McCallum	Glencoe	A. P. McDougald	Melbourne.
Listowel	James Donaldson, sr.	Atwood	Robert Cleland	Listowel.
Fergus	James W. Benham	Rockwood	Hugh Black	Rockwood.
Selkirk	John Bradford	Pt. Maitland	J. W. Holmes, M.P.P.	Selkirk.
Toronto	Thos. Crawford, M.PP.	Toronto	W. Greenwood Brown.	Toronto.
Toronto	J. W. Lang / S. J. Parker	Toronto / Owen Sound	E. Marshall	Toronto
St. Thomas.	J. Campbell	St. Thomas	D. E. Galbraith	St. Thomas.
Walkerton	Henry Arkell	Teeswater	J. J. Schumacher	Walkerton.
Lindsay	John Campbell	Woodville	R. G. Corneil	Lindsay.
Toronto	R. W. Elliott	Toronto	Hugh Scott.	Toronto.
Walkerton	B. Oberle	Carlsruhe	Julius Noll	Formosa.
Alsfeldt	Adam Pletsch	Alsfeldt	Geo. Hopf	Moltke.
Lancaster	D. C. Campbell	Laggan	V. G. Chisholm	Lochiel.
Galt	A. Warnock	Galt	R. S. Strong	Galt.
Caistorville	Robert Johnston	Empire	F. A. Nelles	York.
Prescott	Henry Morgatroyd	Mainsville	F. M. Scott	Prescott.
Walkerton	Thomas Milligan	Durham	Duncan Campbell	Hanover.
Guelph	R. McIntosh	Guelph	Major Geo. B. Hood	Guelph.
Eden Mills	James Kirkwood	Ospringe	Colin Cameron	Eden Mills.
Cobourg	J. C. Rosevear	Cold Springs	David Eagleson	Cold Springs.
Toronto	Hugh Scott	Toronto	Hugh Scott	Toronto.
Blake	John Sherritt	Harpley	Henry Eilber, M.P.P.	Crediton.
Yatton	Jos. L. Broham	Weissenburg	Anton Frank	New Germany.
Jamestown	E. Bryans	Jamestown	Wm. S. McKercher	Wroxeter.
Selton	John Crawford	Ridgetown	E. D. Mitton	Ridgetown.
Port Alma	Robert Wilkie	Blenheim	Thos. C. Renwick	Romney.
Fredericktown, N.B.	Alfred Markham	St. John, N.B.	s Malcolm Gibbs	Toronto.

the transaction of general fire insurance. Government deposit, $25,000.
insure only on the premium note plan fire risks other than mercantile and manufacturing.
insure only on the premium note plan fire risks other than mercantile and manufacturing.
attorney for Ontario.

REGISTER OF PROVINCIAL LICENSEES INCLUDING ALL

Report page.	Name of Company.	System.	Head office.	President.
B 214	Lambton Farmers'	Mutual	Watford	Arch'd. McIntyre
B 89	Lanark	Mutual	Perth	Wm. Lees
B 86	Lennox and Addington	Mutual	Napanee	A. C. Parks
B 205	Lobo Township	Mutual	Coldstream	E. R. Stonehouse
B 209	London Township Farmers'	Mutual	Arva	E. Roberts
B 113	McGillivray	Mutual	West McGillivray	Wm. L. Corbett
B 152	McKillop	Mutual	Lot 17, con. 5, McKillop Township	Geo. Watt
B 177	Maple Leaf	Mutual	Columbus	Wm. Smith
	*Merchants' Fire	Stock	Toronto	Hon. G. E. Foster, M.P
B 169	Midland	Mutual	Uxbridge	Wm. Hamilton
B 54	Millers' and Manufacturers'	Stock Mutual	Toronto	James Goldie
B 132	Nichol	Mutual	Fergus	Wm. Taylor
B 99	Nissouri Farmers'	Mutual	Kintore	Alex. Wood
B 197	Norfolk Farmers'	Mutual	Simcoe	G. H. Chrysler
B 217	One'da Farmers'	Mutual	Oneida	John Bell
B 111	Otter	Mutual	Norwich	John Topham
B 103	Oxford Farmers'	Mutual	Embro	Alex. S. McKay
B 136	Peel and Maryborough	Mutual	Drayton	W. T. Whele
B 134	Peel County Farmers'	Mutual	Brampton	George Cheyne
B 16	People's Life	Cash	Toronto	W. W. Ogden, M.D.
B 58	Perth	Cash Mutual	Strattord	Wm. Davidson
B 159	Puslinch	Mutual	Aberfoyle	Wm. Rae
B 29	Queen City	Joint Stock	Toronto	Hugh Scott
	†Renfrew Farmers'	Mutual	Renfrew	
B 227	Saltfleet and Binbrook	Mutual	Elfrida	A. D. Lee
B 173	Scott	Mutual	Sandford	John Thompson
B 128	Simcoe County	Mutual	Keenansville	G. C. Morrow
B 219	Southwold Farmers'	Mutual	Sheddon	D. Turner
B 115	Sydenham	Mutual	Owen Sound	Jas. Gardner
B 201	Townsend Farmers'	Mutual	Waterford	Oscar McMichael
B 154	Usborne and Hibbert	Mutual	Farquhar	J. Essery
B 194	Victoria	Mutual	Hamilton	Geo. H. Mills
B 211	Walpole Farmers'	Mutual	Jarvis	Robert Miller
B 61	Waterloo	Cash Mutual	Waterloo	Geo. Randall
B 140	Waterloo, North, Farmers'	Mutual	Waterloo	Joe Wahl
B 146	Wawanosh, West	Mutual	Dungannon	Chas. Girvin
B 65	Wellington	Cash Mutual	Guelph	Geo. Sleeman
B 203	Westminster Township	Mutual	Westminster	Wm. H. Beattie
B 105	Williams, East	Mutual	Nairn	A. J. Ross
B 225	Yarmouth	Mutual	New Sarum	A. A. Luton
B 130	York Mutual	Mutual	Toronto	Wm. J. Hill, M.P.P

*Merchant's Fire Insurance Company was licensed on 19th January, 1898, for the transaction of

†Renfrew Farmers' Mutual Fire Insurance Company was licensed on 9th June 1898, to insure only on

COMPANIES AUTHORIZED TO TRANSACT BUSINESS.—*Concluded.*

Post office.	Vice-President.	Post office.	Secretary.	Post office.
Napier	Albert Duncan	Petrolia	W. G. Willoughby	Walnut.
Fallbrook	Samuel Wilson	Harper	Geo. Ritchie	Perth.
Hay Bay	B. C. Lloyd	Napanee Mills	M. C. Bogart	Napanee.
Lobo	W. H. Coverhill	Vanneck	J. Marsh	Coldstream.
Bryanston	Samuel Wheaton	The Grove	Edward Dann	Bryanston.
Brinsley	John D. Drummond	Ailsa Craig	Wm. Fraser	W.McGillivray.
Harlock	J. B. McLean	Kippen	W. J. Shannon	Seaforth.
Columbus	Hon. J. Dryden, M.PP.	Brooklin	Wm. Purves	Columbus.
Ottawa	E.Coatsworth, jr., LL.B	Toronto	J. H. C. Durham	Toronto.
Uxbridge	Geo. F. Bruce	Beaverton	A. D. Williams	Uxbridge.
Guelph	J. L. Spink	Toronto	Hugh Scott	Toronto.
Fergus	Chas. Nicklin	Ponsonby	James Beattie	Fergus.
St. Marys	Wm. Gerrie	Ingersoll	E. J. Pearson	Kintore.
Port Dover	John Murphy	Silver Hill	T. A. Moore	Simcoe.
Mt. Healy	James Downey	Willowgrove	David Kett	Willowgrove.
Burgessville	Wm. Schell	Woodstock	H. Van Valkenburg	Norwich.
Woodstock	Columbus Ross	Embro	James Munro	Embro.
Goldstone	J. J. Bellamy	Glenallen	James McEwing	Drayton.
Brampton	D. H. Marshall	Snelgrove	L. Cheyne	Brampton.
Toronto	Newton Cossitt	Brockville	Thos. Jolliffe	Toronto.
Stratford	Wm. Mowat	Stratford	Charles Packert	Stratford.
Arkell	Joseph Little	Hespeler	James Scott	Aberfoyle.
Toronto	Thos. Walmsley	Toronto	Thos. Walmsley	Toronto.
			Frank Leonard	Renfrew.
Stony Creek	Wm. Martin	Binbrook	Geo. Spera	Elfrida.
Uxbridge	G. A. Smith	Sandford	Wm. Nelson	Uxbridge.
Keenansville	James Brett	Alliston	Jos. Wright	Beeton.
West Magdala	Angus McLarty	St. Thomas	R. N. Stafford	Shedden.
Meaford	James Thomson	Annan	James Cochrane	Owen Sound.
Waterford	Wm. P. Skirrow	Bloomsburg	S. Cunningham	Waterford.
Exeter	Jos. Jackson	Mitchell	Thos. Cameron	Farquhar.
Hamilton	R. E. Kennedy	Hamilton	W. R. Stuart	Hamilton.
Nanticoke	Jas. B. Wilson	Varency	Geo. Miller	Jarvis.
Waterloo	John Shuh	Waterloo	Frank Haight	Waterloo.
Petersburg	Val. Otterbein	Heidelberg	Levi Stauffer	Waterloo.
Nile	J. Ballantyne	Pine River	John M. Roberts	Dungannon.
Guelph	John I. Hobson	Guelph	John Davidson	Guelph.
Wilton Grove	J. Thorncroft	Lambeth	John H. Anderson	Hubrey.
Nairn	B. J. Donaldson	Strathroy	Wm. McCallum	Fern Hill.
New Sarum	W. G. Sanders	St. Thomas	W. H. Elliott	New Sarum.
Toronto	J. D. Evans	Islington	James G. Wilgar	Toronto.

General Fire Insurance. Government deposit, $25,000.

the premium note plan, Fire risks other than Mer ntile and Manufacturing.

INDEX C.—Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance, etc.—*Concluded.*

Report page.	Short name of society.	When organized or incorporated.	Head office.	Name of Secretary.	Register No.	For what insurance contracts registered.	Term of registry. Begins 1898.	Term of registry. Ends 1899.
C 200	Ontario Benefit Society	1898	Toronto	Chas. Elliott	517	Sick and funeral benefits	July 1	June 30
C 67	Orange Grand Lodge, Ontario West	1881	Toronto	William Lee	529	Insurance against sickness and death	"	"
C 38	Orange Grand Lodge of B. A	1890	Toronto	J. S. Leighton	477	Insurance against death	"	"
C 149	Ottawa Typographical Union No. 102	1867	Ottawa	R. Mackell	551	Sick and funeral benefits	"	"
C 81	Ottawa Unity Protestant Benefit Society	1869	Ottawa	J. A. Murphy	512	Insurance against sickness and death	"	"
C 171	Postal Benefit Association, Toronto	1891	Toronto	T. D. Gould	485	Insurance against death	"	"
C 79	Railroad Trackmen, United Brotherhood of	1893	Ottawa	H. F. McKenney	552	Insurance against sickness and death	"	"
C 141	Reliance Benefit Order	1895	Toronto	A. S. Stewart	534	Sick and funeral benefits	"	"
C 41	Royal Arcanum	1877	Boston	W. O. Robson	475	Insurance against sickness and death	"	"
C 45	Royal Templars of Temperance	1884	Hamilton	C. V. Emory	480	Insurance against sickness and death, also life-time benefits	"	"
C 138	Sanctuary Robin Hood, A.O.S	1878	Toronto	W. H. Henley	503	Sick and funeral benefits	"	"
C 17	Select Knights of Canada, Supreme Legion	1883	St. Catharines	B. J. Leubsdorf		In liquidation	"	"
C 197	Societe des Artisans Canadien Francias de la Cité Montreal	1876	Montreal	Henri Roy	487	Insurance against sickness and death	"	"
C 58	Sons of England	1877	Toronto	John W. Carter	491	Insurance against sickness and death	"	"
C 65	Sons of Ireland	1890	Toronto	W. J. Wadsworth	531	Insurance against sickness and death	"	"
C 62	Sons of Scotland	1876	Toronto	D. M. Robertson	497	Insurance against death	"	"
C 87	Sons of Temperance (Grand Division of Canada West)	1849	Whitby	W. H. Bewell	478	Insurance against sickness and death, also life-time benefits	"	"
C 116	St. Boniface Benefit Society	1892	Berlin	A. Fuhrman	490	Insurance against sickness and death	"	"
C 74	St. Jean Baptiste Society, Ottawa	1887	Ottawa	Chas. Castonguay	553	Insurance against sickness and death	"	"
C 126	St. Joseph Mutual Benefit Society, Toronto	1889	Toronto	U. Renaud	509	Sick and funeral benefits	"	"
C 128	St. Joseph Aid Society (Formosa)	1887	Formosa	B. Beingeesner	489	Insurance against sickness and death	"	"
C 76	St. Joseph (Union of), Ottawa	1863	Ottawa	F. X. Talbot	504	Insurance against sickness and death	"	"
C 184	St. Lawrence Foundry Employees' Society	1890	Toronto	C. R. Dippie	549	Sick and funeral benefits	"	"
C 120	St. Luke Sick Benefit Society	1894	Amherstburg	L. Bertrand	555	Sick and funeral benefits	"	"
C 108	Theatrical Mechanics, Toronto	1886	Toronto	W. E. Meredith	492	Insurance against sickness and death	"	"
C 112	Toronto Firemen's Benefit Fund	1891	Toronto	John Thompson	536	Insurance against sickness and death, also life-time benefits	"	"

C 110	Toronto Musical Protective Association	1887	Toronto	John W. Gray	520	Sick and funeral benefits	"	"
C 102	Toronto Police Benefit Fund	1882	Toronto	Charles Seymour	535	Insurance against death, also life-time benefits	"	"
C 195	Toronto Civic Employees' Benevolent Association	1888	Toronto	E. J. Hopkins	521	Insurance against sickness and death	"	"
C 157	Toronto Railway Employees' Union and Benefit Society	1893	Toronto	Thomas Hogg	512	Insurance against sickness and death	"	"
C 147	Toronto Typographical Union No. 91	1844	Toronto	James Wilson	484	Insurance against sickness and death	"	"
.....	United Daughters of Chatham	1855	Chatham	Sarah E. Burton	557	Sick and funeral benefits	Oct. 12	June 30
C 140	*Union Protective Association	1896	Petrolea	F. J. Wood	.....	.....	.....	.....
C 8	United Workmen, Ancient Order of	1879	Toronto	M. D. Carder	483	Insurance against death	July 1	June 30
C 134	United Protestant Benevolent Association	1881	Hamilton	James Harper	498	Insurance against sickness and death	"	"
C 173	Victoria Lodge No. 7, Good Samaritans	1862	Hamilton	Annie Gwyder	518	Sick and funeral benefits	"	"
C 130	Young Men's Hebrew Association	1896	Toronto	Joseph Harris	540	Sick and funeral benefits	"	"

*Discontinued business.

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